DOCUMENT RESUME

ED 441 557 PS 028 487

AUTHOR Jacobson, Wendy; MacMaster, Pat
TITLE Family Support and Time Dollars: How To Build Community Using Social Capital.
INSTITUTION Family Support America, Chicago, IL.
ISBN ISBN-1-885429-23-1
PUB DATE 2000-00-00
NOTE 96p.; Written with Tina Thohnings and Edgar Cahn. With contributions by Joanne Kelly, Kirk E. Harris, Anthony Williams, and Frances Ross.
AVAILABLE FROM Family Support America, 20 N. Wacker Drive, Suite 1100, Chicago, IL 60606 (Family Support America members, $17.85; non-members, $21.25). Tel: 312-338-0900; Fax: 312-338-1522; Web site: http://www.familysupportamerica.org; e-mail: info@familysupportamerica.org.
PUB TYPE Books (010) -- Guides - Non-Classroom (055)
EDRS PRICE EDRS Price MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS *Community; Community Action; *Community Programs; Community Resources; *Economic Development; *Family Programs
IDENTIFIERS Barter; *Family Support; Social Capital

ABSTRACT

Many communities are rethinking their ideas of mutual support, social economy, and community economic development and are using "Time Dollars" strategies to build on their existing support networks and create a strong and valued social economy. This book provides an introduction to the social capital strategy of Time Dollars and presents a process for increasing the effectiveness of family support programs through its use. Chapter 1 defines Time Dollars as a form of currency that people earn by helping each other and spend by getting help from others. For example, for each hour spent in tutoring, child care, literacy training, and other community-building activities, an individual earns Time Dollars, which can then be used to buy an hour of service. This chapter describes Time Dollars as an exchange that recognizes that all community members have skills, services, and goods necessary for the community to be whole, and presents the philosophy behind the strategy. Chapter 2 outlines ways in which Time Dollars are consistent with family support practice and how Time Dollars can complement family support services. Chapter 3 discusses how applying co-production to social service delivery can result in two-way transactions relying on reciprocity. Chapter 4 details the process for using Time Dollars, including establishing staffing, developing Time Dollars activities, recruiting participants, and implementing and maintaining Time Dollars. Chapter 5 discusses further details in running a Time Dollars network, including adding material goods and professional services. Chapter 6 provides examples of applications of Time Dollars strategies, including its link to child care, youth development, and senior support programs. Chapter 7 contains brief descriptions of how programs nationwide are using Time Dollars. Seven appendices include sample forms, frequently-asked questions about establishing community-based childcare, and social capital resources. (KB)

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Family Support and Time Dollars

How to Build Community Using Social Capital

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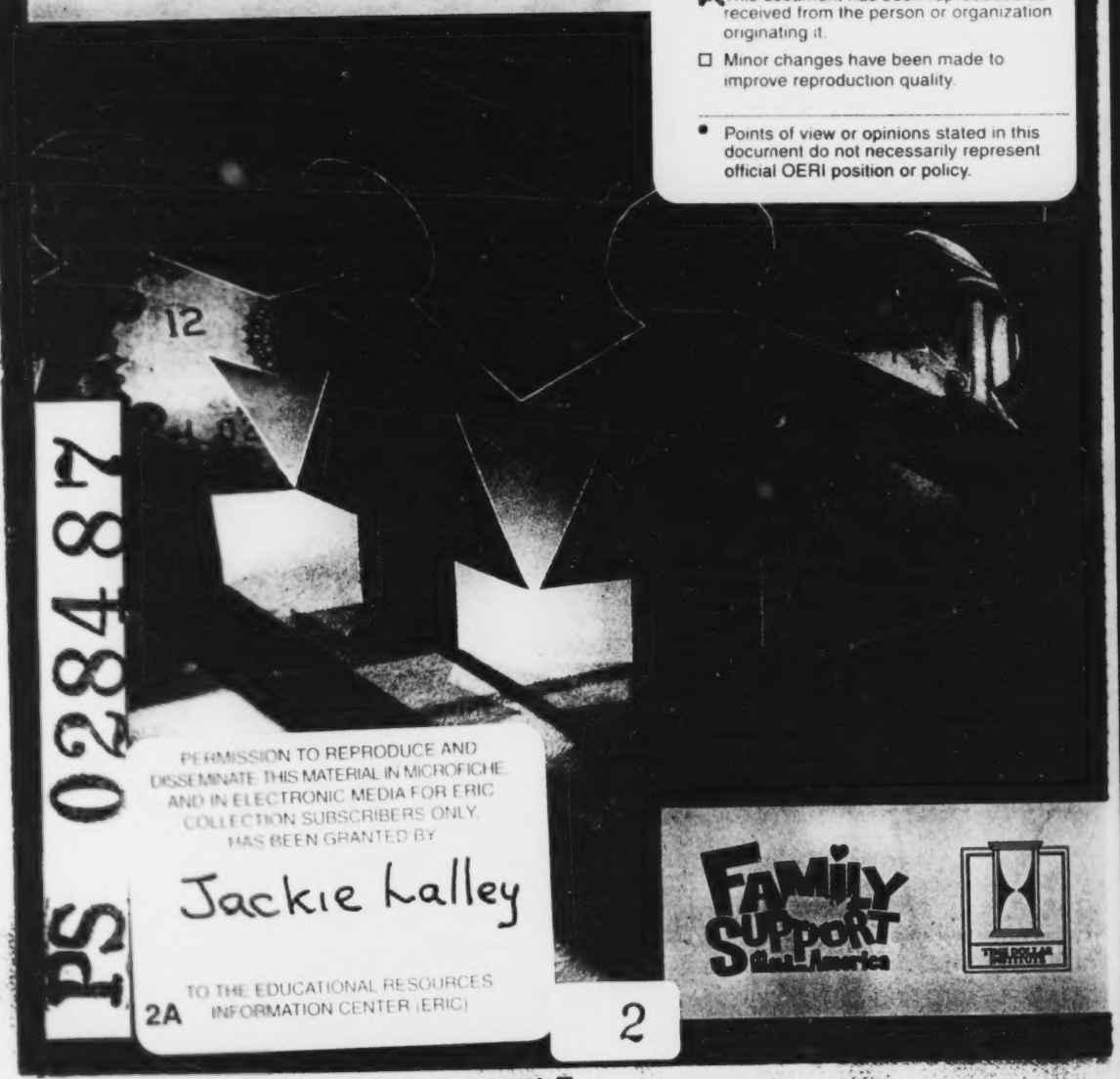

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They say it takes a village to raise a child . . .
but what does it take to raise a village?

Family Support and Time Dollars:

How to Build Community Using Social Capital

by Wendy Jacobson & Pat MacMaster
with Tina Thonnings & Edgar Cahn, Ph.D., J.D.,
of the Time Dollar Institute

With contributions by
Joanne Kelly, Kirk E. Harris, J.D., Ph.D.,
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Family Support and Time Dollars: How to Build Community Using Social Capital

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Published 2000
Printed in the United States of America
04 03 02 01 00 10 9 8 7 6 5 4 3 2 1

Cover Design: Tom Peth

Library of Congress Cataloging-in-Publication Data

Wendy Jacobson, Pat MacMaster, Tina Thonnings, and Edgar S. Cahn

Family support and time dollars: how to build community using social capital / Wendy Jacobson, Pat MacMaster, Tina Thonnings, and Edgar Cahn.

p. cm.

ISBN 1-885429-23-1 (pbk.)

1- Voluntarism—United States. 2. Barter—United States. 3. Informal sector (Economics)—United States. I. Title

HN90.V64 C33 2000
361.3'6'0973—dc21

00-025302

For additional copies of this book, a list of other publications, or additional assistance, contact Family Support America, 20 N. Wacker Drive, Suite 1100, Chicago, IL 60606, 312/338-0900 (phone), 312/338-1522 (fax), www.familysupportamerica.org.

CONTENTS

Preface ..... *iv*

Introduction ..... *v*

1. What are Time Dollars? 1

2. Time Dollars and Family Support 6

3. What is Coproduction? 11

4. Nuts 'n' Bolts of Using Time Dollars 15

5. Beyond the Nuts 'n' Bolts 24

6. Time Dollars in Action 30

7. Snapshots of Time Dollars From Around the Country 53

Appendices

1. Example of a Funded VISTA Application 57
2. Examples of Media Coverage 67
3. Sample Hand-outs, Brochures, and Sign-up Forms 71
4. The "Nitty Gritty" of the Nuts 'n' Bolts 78
5. Frequently Asked Questions about Establishing Community-based Childcare 80
6. List of Time Dollar Programs 82
7. Social Capital Resources 84

PREFACE

I first heard about Time Dollars while testing the micro-enterprise approach to community economic development with women in San Antonio public housing. I knew right away that it was the missing piece.

The day my Time Dollar brochure arrived, I phoned every program listed and talked with them about why they were using the Time Dollars strategy, how it had changed their program and participants, and what they would do differently if they were beginning again. Within a few months I was on my way to El Paso to visit a neighborhood health clinic that accepts Time Dollars as copayment for services. At a conference there I had the opportunity to meet Edgar Cahn, the founder of Time Dollars. I could hardly wait to meet him—I was both awed and seething! After exchanging greetings, I said (with a big attitude), "Most of us in community development, and many with greater minds than mine, have spent the past decade struggling with how to create community in the midst of increasing mobility, isolation of the poor, and devaluing of critical community health and caregiving. I have been in this field for over 20 years, and here you are with such a simple solution." I took a deep breath and added, "It makes me furious that a lawyer thought of Time Dollars. You'd better not tell me you came up with the idea over beer with the guys."

In a soft voice, and with a hint of a smile, Edgar replied, "Only because there was too much to do for you to step outside your work like I did. And no, it wasn't simple. I spent a year studying economics before I could work out the details." In gratitude and belated humility I thanked Edgar for the wonderful gift. He has taken all of us who work for social change a giant leap forward.

That was eight years ago. The Time Dollars strategy is now a major ingredient of every consultation and workshop I have conducted, and every program I have helped design or launch since then. It is an honor to present Time Dollars to my colleagues in the family support movement.

Pat MacMaster
Community Empowerment Designs and Enterprises (CEDE)
Norfolk, Virginia

INTRODUCTION

THE FAMILY SUPPORT MOVEMENT

The family support movement advocates a new national commitment to families. It is an effort that combines knowledge about child development, family systems, and community impact in order to build more effective ways to promote healthy child development. It is an approach to working with families that assumes all parents want to be "good parents" and that works to maximize all available community resources to help parents achieve that goal. The family support movement believes that every family needs and deserves help, support, and access to resources at some time.

The family support movement evolved in the 1970s in response to the erosion of social bonds and relationships that were traditionally the foundation of strong communities. Social, political, and economic consequences began to escalate as families became more mobile, real wages declined, family structures changed dramatically, public policies placed hardships on maintaining families, and the value historically placed on mutual care and support within families and communities degenerated. In addition, advances in communication and technology, the arrival of mega-corporations, and increased access to transportation weakened neighborhood bonds. Many activities and relationships integral to community building began taking place outside the community.

Various government efforts had been introduced in order to compensate for the support families needed to nurture, socialize, and provide for their children. Yet these programs, based outside the communities they served, could not form the relationships and mutual support families needed on a daily basis. Waiting lists grew, attention was diverted to crisis intervention, and the cost of professional services became prohibitive. Missing was the kind of relationships that provided preventive support, social bonds, and information traditionally supplied by extended family members, neighborhood churches, local businesses, and networks of friends.

The family support movement offers families that sense of belonging, a safe place for knowledge and help, a place to form rela-

tionships within their community. Family support services are located where people live and work, and are designed with the family as the unit of service. At its core, relationship building is the essence of family support practice. The challenge now is to extend success in building relationships with families to helping families build networks of relationships within the larger community.

THE SOCIAL CAPITAL MOVEMENT

The social capital movement advocates a new national commitment to community as the foundation for flexible, healthy social and market economies. It is an approach based on the belief that every member of a community is a valuable resource, and that each community has the capacity to pool those resources for its own social and economic abundance. Many experts believe social capital is one of the main ingredients to a society's social well-being.

Social capital is a "bottom-up" phenomenon. It originates with people forming social connections and networks based on principles of trust, mutual reciprocity, and norms of action. In essence, it is the glue that strengthens and holds together communities, neighborhoods, and societies. Recent emphasis has been placed on social capital as a mechanism to combat societal ills. For a variety of reasons, social capital in this country has been on the decline since World War II. The Time Dollar program, which supports and fosters the development of reciprocity and relationship building among neighbors, is a vehicle for the generation of the social capital so critical to the success of community life.

FAMILY SUPPORT AND TIME DOLLARS

This guide is an introduction to the world of Time Dollars, a social capital strategy that is at the forefront of building strong families and communities. Across the country, communities are actively rethinking their ideas of mutual support, social economy, and community economic development. Tired of struggling with economic forces outside their control or influence, they are relying more on defining and developing their own support systems and networks of reciprocity. Time Dollars is a strategy being used in many commu-

nities as a means to create a strong and valued social economy, and this guide promotes that strategy as a valuable family support resource.

It is a guide for those with the courage to explore new strategies and the passion to create community by building relationships within families and between families. It is nothing less than an effort to spur a revolution in the way family support services are provided—to change the way all programs operate and, in the process, change forever the way people function within these systems. While we should recognize that Time Dollars and other social capital programs are not a totally sufficient strategy for resolving socioeconomic inequities, they nonetheless do much to help communities address these injustices. It must be acknowledged, however, that resolution of these inequities does not rest solely at the community level.

This guide is a tool to help you understand how Time Dollars work and why they are becoming, for so many people and organizations around the country, a critical ingredient for building and sustaining healthy families and communities. It will help you examine the principles behind your current practices and explore new ways to dramatically increase the effectiveness of your family support programs—using your own unique Time Dollar applications.

We wish to thank all of the people who shared their revelations about how Time Dollar strategies changed the way they see their role as professionals and practitioners, as community organizers and active citizens, as members of a family and a community. We believe firmly in Time Dollars as a strategy for family support because it promotes, taps into, and reinforces the natural strengths that lie within communities.

The work of Family Support America (formerly known as Family Resource Coalition of America) and local family support programs is about placing the health and well-being of families at the forefront of the nation's social and economic development agendas. It is the task of this guide to provide some ways to accelerate that work. This guide is intended as a beginning, for those with the courage to explore new strategies and create vibrant communities by building relationships within and between families, and by forming formal and informal family networks.

WE WANT TO HEAR FROM YOU ...

We welcome your ideas, questions, and reflections on the world of Time Dollars, and invite you to join us in learning from the experiences of others by:

- Visiting the Time Dollar Institute Web site at www.timedollar.org or sending the institute an e-mail at yeswecan@aol.com

- Subscribing to the Time Dollar newsletters, The Time Dollar Way (CEDE, P.O. Box 8337, Norfolk, VA 23503-0337) and Fair Shares News (City Works, Alfred St., Gloucester, England GL1 4DF)

- Contacting Family Support America about other ways to strengthen and support families at 20 N. Wacker Drive, Suite 1100, Chicago, IL 60606, 312/338-0900 (phone), 312/338-1522 (fax), www.familysupportamerica.org

1

WHAT ARE TIME DOLLARS?

Time Dollars are a form of currency that people earn by helping each other and spend by getting help from others. For each hour worked helping someone else (by providing, for example, home repair, tutoring, childcare, transportation, elder care, errand and escort services, cooking, graffiti cleanup, food and clothing bank work, security patrol, landscaping, literacy training, convalescent care, or tax preparation), an individual earns one Time Dollar, which is recorded in a personalized account. Each Time Dollar then buys one hour of service.

Time Dollars, then, are an exchange of goods and services among a network of people and organizations—an exchange which recognizes that all members of a community have skills, services, and goods necessary for the community to be whole. The beauty and power of Time Dollars reside in their creative and flexible nature—they are neither a program nor a system. They are a tool, rather, that can be used to support the mission and goals of any service organization or community group, limited only by the extent of the user's imagination and energy.

THE PHILOSOPHY BEHIND TIME DOLLARS

To be as creative as possible in using Time Dollars, it is helpful to understand some of the philosophy behind the idea.

People must be givers AND receivers. The Time Dollars approach is based on the belief that every member of a community is a valuable resource (not just a "giver" or a "receiver"), and that each community has the capacity to pool these resources for its own social and economic abundance. The approach offers programs, groups, and organizations a strategy to assure that no people or groups are left out of the network of human exchanges.

The market economy undervalues human decency and compassion. Human decency and compassion, as well as sharing, trust, and helpfulness, are the cornerstones of community. The Time Dollars philosophy seeks to stimulate and reward these things because they are undervalued by the market economy and in short supply in too many communities.

Time has value. The real wealth of our nation lies in the time of its people. People will be especially willing to use that time to help others if they can get in return the caring, safety, and sense of community that they need.

We need new community economies to move forward. Across the country, communities are rethinking economic development. Tired of relying on shifting forces outside their influence, communities are beginning to define and develop their own economies. They are producing their own "money," growing neighborhood based micro-enterprises, supporting locally owned businesses, and forming networks of reciprocity. Time Dollars can accelerate this process.

Governments can't do it alone. Governments need active partnership with people and neighborhoods. They have to reward and support the kind of contribution that only citizens can make—and should do so with more than lip service and plaques.

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WHY DO WE NEED TIME DOLLARS?

What's wrong with the way things are now? Why can't we just divert more resources and money to fund new and better programs? Why do we need to create new definitions, new economies, and new philosophies? Why should we embark on a revolution in social services? There are a number of reasons.

Communities are suffering. Does this describe your neighborhood: "The skills of our residents are hired elsewhere. ... Our income is spent on purchases that benefit owners who live in another state. ... Our human services are provided by agencies and organizations that do not employ our residents. ... Our children are cared for by people who live across town. ... Our mothers and grandmothers are placed in jobs that leave our neighborhood depleted"?

Across the country, social bonds and relationships that were traditionally the foundation of strong communities have been steadily eroding as the value historically placed on mutual care and support within families and communities has degenerated. As a result, in many communities, basic functions such as transmitting values, rearing children, providing support, maintaining safety, preserving memories, and sharing limited resources are no longer happening. While various professional fields have tried to fill that void, they have lacked the kind of relationships that used to provide preventive support, social bonds, and personalized information.

The current helping system doesn't work. One of the most compelling reasons to embark on the Time Dollars journey is that in too many places service delivery simply isn't working. Families are becoming increasingly dependent on professional services that don't help them substantially improve their lives in a sustainable way. The system encourages families to be passive recipients rather than active participants in their own lives and the life of their community. Within agencies, staff feel constrained by high caseloads, waiting lists, and crises. They know that clients' problems are often created by the inability to pay for things to

meet their basic needs and the absence of a neighborhood support system, but they don't have the resources to "fix" these problems.

The dominance of the market economy makes things worse. The social service system is further crippled by the fact that it is part of a market economy that denies the importance of the social economy and that has completely devalued the productivity of large sectors of the population. The "free market system" puts a high price on those things that are scarce and devalues those things that are plentiful. Therefore, activities such as caring, child rearing, sharing, celebrating, and consoling are of no value in the marketplace—even though they are priceless in building communities. In short, what we do for one another is the most important feature of any community's economy, yet it is the work that is least rewarded. Because it is the least rewarded, it is dwindling.

The search for funds overtakes other priorities. Social service programs are stuck in a never-ending cycle of searching for more money to meet ever-greater needs—and they still get the crumbs. Social services get what the market economy can spare: what is left over from corporate charity or available from public funds after corporations make their profits and public agencies get their full share.

Welfare reform has changed the picture. The sweeping changes brought on by the 1997 welfare reform law must be matched by sweeping changes in the way services are conceptualized and delivered. Time and benefit limits are harsh consequences, but the new welfare law also provides an opening to get this nation to value the socially useful, critical contribution that families make.

In short, it has become overwhelming to try to address the problems that leave so many Americans disenfranchised and disconnected. We have tried making social change through government agencies and legislation, corporations and big business, but it feels like we are swimming against the tide. Time Dollars offer a change in direction that can turn this tide.

WHAT TIME DOLLARS ARE NOT

- **Taxable income.** While Time Dollars confer spending power, they do not count as taxable income and have no effect on public benefits (such as food stamps or public assistance).

- **One-way volunteerism.** Time Dollars are like volunteerism—they confirm the participants' sense of self worth. But they are different in that they are reciprocal and breed a two-way exchange.

- **Bartering.** Time Dollars are like bartering in that they involve the exchange of skills, services, or goods. But they are also different—there is no value assigned to a transaction other than the amount of time it takes to complete it. In the barter system, two people exchange services or skills based on relative market values; thus, one person may have to give three hours to another's one. Bartering also relies on the premise that each person has something the other needs or wants. With Time Dollars, there is no feeling of shame when accepting help from someone who does not need anything in return. The receiver can earn Time Dollars from someone who needs what they have to offer, and can then spend those Time Dollars to purchase what he or she needs from someone else.

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TIME DOLLARS AND FAMILY SUPPORT

The Time Dollars approach is a new technology for creating human and social capital. Time Dollars drive an information system that tells us who is available where, who is able and willing to do what, and who has special needs. They match needs with resources and create informal support networks that can augment and enrich programs and contribute significantly to the viability of community-based enterprises.

TIME DOLLARS ARE CONSISTENT WITH FAMILY SUPPORT PRACTICE

In many ways, the philosophy underlying Time Dollars is very consistent with the philosophy of the family support movement. Relationship building, for example, is at the heart of both. In addition:

Family support believes that ...	**Time Dollars ...**
Primary responsibility for the development and well-being of children lies within the family, and all segments of society must support families as they rear their children.	Create extended families with multiple adults and multiple generations in a network of intersufficiency available 24 hours a day, seven days a week.

Family support believes that ...	**Time Dollars ...**
Enabling families to build on their own strengths and capacities promotes the healthy development of children.	Identify and utilize the strengths and skills of everyone in the community.
The developmental processes of parenthood and family life create needs that are unique at each stage in the life span.	Build a community of people across various stages of life, creating a resource that can stretch and adjust with the changing needs of parents and their children.
Families are empowered when they have access to information and resources and can take action to improve the well-being of children, families, and communities.	Drive an information system that identifies assets and quantifies productivity that otherwise goes unmeasured and unvalued. When people know they can demonstrate their contribution, they are empowered to call upon institutions and the political system to honor and value that contribution.

TIME DOLLARS AS A COMPLEMENT TO FAMILY SUPPORT SERVICES

Low-income and troubled families often do not see themselves as having anything to offer others. Unfortunately, many professionals agree with this perception. As a result, social service "clients" are only seen as needing help, with professionals or highly skilled volunteers seen as those capable of giving help. Time Dollars change these perceptions, and provide a vehicle for the full participation and contribution of former "recipients" of services. This very fundamental change can have enormous "ripple effects" on the success of service agencies and systems.

Time Dollars can strengthen and complement the work of family support practitioners by:

Giving real meaning to important concepts. A number of key ideas in the family support field (e.g., building on strengths, partnering in decision making, and promoting community involvement) are in danger of being reduced to fashionable buzz words. Too often, efforts to help people capitalize on their assets are undermined by practitioners who simply list or "map" strengths without knowing how to take advantage of them. The reciprocity inherent in Time Dollars makes these words real.

Extending limited resources. People who face difficult barriers to self-sufficiency often need to take small steps, with a mentor walking alongside them. Initially, they may need daily contact to discover and capitalize on their strengths. In addition, problems commonly have a way of arising on Friday, after 5:00 p.m. when all the professionals have gone home and the agencies have shut their doors. Professional support systems simply do not have the resources to meet all of these needs—nor is there reason for them to try to do so. Time Dollar networks can fill this gap.

Improving individual outcomes. Time Dollars enhance participants' motivation by increasing self-esteem and self-efficacy, and raising awareness of the need for change. They provide a holistic, individually tailored response to complex situations, with a menu of choices for families who may not do well with or refuse traditional services.

Facilitating the transition from welfare to work. Time Dollars can help people move from welfare to work in several important ways. They can provide documented work experience—a record of successful "employment," complete with references. Their use creates the kind of support system that helps people cope with unexpected emergencies, crises, or events that might otherwise compromise steady employment. They provide work in the neighborhood—decreasing the time spent and complications often associated with commuting to work. And, they provide extra spending power, helping families stretch limited resources further.

In addition, Time Dollars can be used to enable unemployed fathers to comply with child support orders—fathers can earn Time Dollars and pay them to the custodial parent, who can spend them on needed goods and services.

Recognizing the value of Time Dollars to welfare reform efforts, a number of jurisdictions are experimenting with allowing Time Dollar work to fulfill the work and service requirements under the new welfare law.

Creating better roles for service agencies. Time Dollars can turn family support centers—and other social services agencies—into venture capital centers and incubators for new enterprises. For example, child development programs can become enterprises that generate revenue—in either "real" dollars or Time Dollars. They can be structured as co-ops, worker-owned enterprises, or franchises. Family resource centers then function as investor, part owner, part entrepreneur, or even franchiser. As productivity increases, so too does cost-effectiveness, improving, in turn, the center's ability to get grants and contracts.

Fostering collective efficacy. Harvard University researchers have found that when all other variables are eliminated, the one characteristic that accounts for less violence in a community is the willingness of neighbors to intervene on behalf of children. This variable is called "collective efficacy," and it represents the value produced by the willingness of residents to stop acts such as truancy, graffiti painting, and street-corner "hanging" by teenage gangs. Time Dollars generate and measure "collective efficacy."

Building community. Safety, reduced isolation and vulnerability, and a peer culture that supports and rewards an individual's values—these "public goods" are some of the cornerstones of community. The problem is that safety, trust, and informal support systems can't be purchased in the same way that we buy supplies at the grocery store. Time Dollars can be used to create these public goods.

People want to know they have access to trustworthy support in

the event something goes wrong. Time Dollars represent a commitment to supply that access. As people earn Time Dollars, they produce community, and as they produce community, they benefit from the public goods created—such as adequate childcare, nutritious meals, computer training, after-school tutoring, shopping services, and a myriad of other quality-of-life goods and services.

In short, Time Dollars can be a boon to communities and to social service delivery. Their use triggers interactions that foster new behaviors in participants, altering conventional distinctions between producers and consumers, professionals and clients, and providers and recipients—and creating parity for individuals and communities in their relationships with professional helpers. In this way, Time Dollars achieve systemic change.

3

WHAT IS COPRODUCTION?

Coproduction is at the heart of revolutionizing human service delivery. It is a key ingredient of the Time Dollar philosophy and is embedded in family support practice. But what is it? Where does it fit into all of this? Very simply put, coproduction is the labor that the consumer or client must supply in order to reach the goal that he or she is seeking. For example, teachers need students to work, doctors need patients to follow a specific regimen, and substance abuse counselors need counselees to attend regular support groups. Without contributing to the process, students, patients, and counselees won't reach their goals.

Yet too often, social service delivery is a one-way transaction in which "dysfunctional" clients receive "handouts" of wisdom and help from professionals. Coproduction means reforming professional service delivery from one-way transactions that focus on needs and deficiencies (and that inadvertently may reward dependency) into truly two-way transactions that rely on reciprocity, affirm self-worth, build community, and empower recipients to become contributors. Coproduction converts the "beneficiaries" of social programs (clients, recipients, at-risk populations) into the producers of self-sufficiency, opportunity, community development, and social change.

The conversion is accomplished when service providers view the contributions of "clients" as integral and critical components of any

effective service intervention. It is not so different from what we see happening in the corporate world, where consumers are coproducing services to reduce costs and increase profits—we pump our own gas, bag and tote our own groceries, and pay to draw from our own bank accounts.

In the world of social service delivery, Time Dollars can jump start "consumer" participation—generating coproduction in a way that respects both the autonomy and the interdependence of all participants. For example, students can be coproducers of an improved education system if they become enthusiastically involved in tutoring and mentoring others. If students earn Time Dollars for their efforts and can use them to buy refurbished computers, their coproduction is more likely.

Similarly, elders can be coproducers of improved health for themselves and their peers if they become involved in a network of support providing transportation, companionship, meals, and other supports. Earning and spending Time Dollars for these "services" will stimulate their coproduction.

Moving to a coproduction model requires that practitioners shift how they view their role with families: they must de-emphasize the boundaries between professionals and clients, fully embrace an asset-based philosophy, and be specific about these intentions in program objectives and proposed outcomes. One way to begin making this shift is to listen to the language spoken in the organization and change it to reflect both the new strategies and the desired outcomes. For example:

"Self-Sufficient"	**"Inter-Sufficient"**
Sounds Like: Our services will enable you to financially, socially, and spiritually support your family by yourself, just like the rest of us do.	*Sounds Like:* Our services will enable you to become an active, reciprocal member of a community whose members can provide for and support one another.

"Recipient/Client" *Sounds Like:* If I have a physical, age-related, emotional, racial, economic, or other "problem," I am enlisted to receive community resources and labeled as possessing the ability to receive but not give.	**"Coproducer"** *Sounds Like:* I need the help and the support of others in my community, but I also have assets others need or want. I am an equally valued partner in the network of reciprocity that defines community.
"Social Services" *Sounds Like:* Services designed to ameliorate or remove problems identified in society, and to provide services to the people who possess such problems.	**"Social Building Blocks"** *Sounds Like:* Creating opportunities for families to build reciprocal relationships with a variety of members of their community, forming a structure of networks.

Changing the language used every day can be very helpful in promoting a philosophical shift. Perhaps the most difficult challenge is letting go of hard-won professional status.

Tina Thonnings, a consultant living in Peninsula, Ohio, described the challenge this way:

> *In 1995, I was serving my country as an Americorp VISTA volunteer in a local Time Shares Exchange. What would possess a licensed social worker to take a VISTA position for two terms and work for less than minimum wage? I had known for years that there was a missing piece in the work that I was doing with children and families. I needed to find something that would make my actions congruent with my values. Time Dollars held the values I grew up with: sharing resources, helping others, giving what you had and accepting what others have to give. In the end, Time Dollars helped me put those values into practice.*
>
> *As a VISTA volunteer it was not easy to move from being the "professional" to being a Time Dollar member on equal footing with everyone else. Part of me fought to retain my status and my hard-earned educa-*

tion, but looking back I can see the shift in my thinking about my role. It took courage to draw a different circle, interacting from within, rather than from outside the neighborhood. And, not only did I keep my "status," but I learned how to give status to others. I stopped being just another paid professional coming into public housing, and instead I acquired an adopted family.

4

NUTS 'N' BOLTS OF USING TIME DOLLARS

One hour equals one Time Dollar, no matter what you give or receive. All members of the network must be givers and receivers.

BEFORE YOU BEGIN

How do you get people to start earning and spending Time Dollars? How do you make a shift from a service-delivery model to a coproduction model within a family support center or agency? Even though Time Dollars can have enormous impact, they are not a complicated enterprise. To begin, you don't need much more than some time and energy, a telephone line and answering machine, a computer that can run the free Time Dollar software, and, sooner or later, a place where members can meet.

Before you begin, make sure you and your organization are comfortable living with some basic values and operating principles that underlie Time Dollars work.

Values:

- Everyone has something of value that they can, and want, to contribute.

- We need each other.

- Raising kids, holding families together, taking care of senior parents, creating safe livable neighborhoods—that's work, and should be valued as work.

- Social capital is as important as any other kind of capital.

Operating Principles:

- **Begin small.** Don't worry, the Time Dollars network will grow over time, and it will happen more naturally if you start with a small group of participants. Start with a limited range of services as well.

- **Remain flexible and be creative.** Remember that Time Dollars are simply a tool for achieving virtually any mission or goal. There are no right or wrong uses. Think outside the box and you will come up with infinite ways that Time Dollars can help you get where you want to go.

- **Ownership belongs collectively to the members.** Time Dollars networks seem to be most effective when the members feel ownership of the process. Keep in mind that in some organizations, clients are more easily "empowered" than in others, and that the introduction of Time Dollars can affect the organizational culture.

- **Be active in your own participation.** People are influenced more by what they see than by what they hear. Also, to best understand the concerns or answer the questions of people who want to enlist, there is no better teacher than experience.

STEP 1: ESTABLISH STAFFING

Running a Time Dollars network is, in many ways, like operating a new business. You will need to decide what services you want to offer, who will provide them, who your customers will be, and how

you will reach them. You will need to develop a marketing strategy to recruit your "workforce" and attract organizations and institutions that may need your services. And you will have to handle rent, phone bills, photocopying charges, record keeping, and other administrative tasks needed to manage the enterprise.

Eventually, much of the decision making can become the responsibility of the network as a whole, and many of these tasks can be undertaken by members and paid for in Time Dollars. However, most successful Time Dollars networks have at least one full-time, paid staff person to spearhead and manage the operations. Some business skills are a plus, but solid organizational skills and computer literacy as well as superb "people skills" are critical.

Some agencies use their own staff (or hire new staff) to run their Time Dollars network. But there are other options as well. For example, some organizations have taken advantage of the federal VISTA program (Volunteers In Service To America), which provides stipends of approximately $400 per month for full-time volunteers, and can be renewed for up to four years. (See Appendix 1 for an example of a funded VISTA application.) College and high school students can be another great source for energetic and enthusiastic Time Dollars staff.

STEP 2: DEVELOP TIME DOLLARS ACTIVITIES

Important advance work. The moment you gather people to participate in a Time Dollars network, you will need to establish several activities they can undertake to earn Time Dollars. This is absolutely critical. Your volunteers will give you their commitment. In order to signal that you value that commitment, you must involve them right away—or they will interpret your failure to use their offered services as rejection. Get people involved to help each other right away, doing what they already know how to do—and usually already *are* doing.

Before you begin, it may be useful to establish a source of guaranteed demand for Time Dollars work. Caseworkers, hospitals, detention discharge planners, "meals on wheels" programs, Head Start programs, after-school tutoring programs, churches, and senior centers all can supply a steady stream of requests for help.

TIP: Time Dollars are about reciprocal helping. If you decide to contract with an outside organization for a steady stream of help requests, you should first determine how the organization should pay back: in Time Dollars or some other way. It could, for example, reciprocate for the services received from Time Dollars helpers by offering access to its own services.

What kinds of activities should you have in hand so your new volunteers can plunge in immediately? Aim for basics at the beginning—your members will add a variety of activities as the group grows. Shopping, home visiting, providing companionship, giving a ride, playing cards, helping with homework, or fixing a meal are examples of activities that meet basic needs and that your new members can easily perform. There are no "improper" activities as long as they help build a sense of team and quickly enable each person to feel valued as part of a new kind of extended family.

As the network expands, add services that emphasize the specific skills and knowledge of members. Be sure to include at least a few "luxury" services, not just those that meet critical needs. Put the available services together in a "catalog" so people can see what's available. Offer holiday or birthday gift certificates that can be exchanged for services.

More activities. There are any number of ways that Time Dollars can be earned and spent. To stimulate the brainstorming process, ask the group to look into the future and "create a memory" they would like their children to have: a special event, excursion, or project—made possible through the use of Time Dollars—that the children will treasure.

Other ideas for earning and spending Time Dollars include:

- Hosting special group events or projects such as a community cleanup

- Giving homebound or bedridden people a list of people to call, chat with, or pray for

- Offering "handy-man" services such as car repair, plumbing, and home repair

- Providing lessons or instruction in things you know how to do, such as ballroom dancing or changing the oil in your car

In fact, the list can be as endless as the creativity of the network! The Greater Miami Service Credit Program, for example, has come up with the following ideas:

Services to Elderly	**Services to Children**	**Educational Services**
Adult Daycare	After-school daycare	Arts & crafts
Advocacy	Babysitting	Certification
Companionship	Child development	Citizenship
Escorting	Home visiting	Entitlement
Excursions	Latchkey	Entrepreneurial/ Management
Gardening	Preschool	Establishing a daycare business
Home repair	Prenatal	Exercise classes
Homemaker	School support	First Aid
Letter writing	Cafeteria aide	Literacy/English
Light housekeeping	Classroom aide	Literacy/Spanish
Meal preparation	Library aide	Parenting classes
Pet care	Monitor	Sewing classes
Post-hospital discharge	Teacher's aide	Special courses
Reading	Tutor	Vocational
Religious visitation	Sick baby daycare for working parents	Continuing education
Respite care		Weekend institutes
Shopping		Teen pregnancy prevention
Telephone assurance		
Translation		
Transportation		
Typing		

Another way to approach brainstorming is to make a list of things your organization or agency normally gives away (services, "perks," or goods) and think about how these things, if paid for with Time Dollars, could be used to generate reciprocity between clients and the agency. (For more on adding material goods and professional services, see Chapter 5, "Beyond the Nuts 'n' Bolts.")

STEP 3: RECRUIT PARTICIPANTS

Getting people in. You don't need big numbers to start a Time Dollars network. In fact, just four or five people is enough to get going. What you will likely find is that people will be keen to sign up, and that building larger numbers happens by word of mouth and the informal recruiting that members will naturally do. However, your Time Dollars network will expand more rapidly and will become self-supporting much more quickly if you ask each of your core members to enroll four or five new members as soon as possible. Remember: more members equals a more supportive network. Call upon every new member to recruit four new members during the first month, and give bonus Time Dollars for each new member recruited.

Creative use of the media to highlight the "kick-off" always draws more recruits. But just issuing a press release won't do it. Cultivate a relationship with a local reporter, and offer a him or her a story that highlights Time Dollars as an innovative response to a vexing problem. For examples of how Time Dollars innovators have used media coverage, see Appendix 2.

Explaining the concept. Time Dollars give value to seemingly mundane tasks. But because we have been brainwashed into dismissing this kind of work, new members may not understand the importance and impact of the activities they contribute through Time Dollars. Any explanation of Time Dollars should emphasize the real and valuable contribution participants make to the vital work of building community.

Don't reinvent the wheel—get help from other people's experiences. Refer to Appendix 3 at the end of this guide for sample handouts, brochures, and sign-up forms that explain and garner excitement for Time Dollars.

STEP 4: GET THINGS GOING

Orient new members to the idea of Time Dollars. The Time Dollars concept appears simple, yet it can take some work to get people to really understand it. In particular, it is important to help new members appreciate the difficulty of asking for help. A number of games and exercises have been created for the very purpose of helping new groups understand Time Dollars.

For example, the "Time Dollars Tea Party" asks participants to plan a tea party for the "queen." Each person is responsible for one essential task and has one Time Dollar to spend for help. Every participant must also end up with one Time Dollar at the end of the game. Participants quickly see how difficult it can be to ask for help, but the game helps them get over this hurdle by providing a practice arena and demonstrating how asking for help acknowledges someone else's potential. The game also demonstrates the value of dividing tasks and goals into small components so that responsibility is shared among people with varying levels of skill and confidence. Once they complete their circle of exchanges, participants can select from a group of teas: reciproci-TEA, possibili-TEA, simplici-TEA, etc. (For more information on Time Dollars games and orientation strategies, call the Time Dollar Institute at 202/686-5200.)

Ask for a commitment. Once new members are oriented to the idea of Time Dollars, ask that they commit to earning two Time Dollars and spending two Time Dollars before your next scheduled meeting. At the next meeting, have them share what they did for others and what they needed and received. Ultimately, you should build to roughly five Time Dollars earned and spent by individuals per month—the average "dues" level in most Time Dollars networks.

> **TIP:** Remember, people find it much easier to earn Time Dollars helping others than to spend Time Dollars getting help for themselves. It is important to stress that spending Time Dollars expresses respect for the abilities and contributions of others.

Develop strategies for linking people. Some networks proactively match new Time Dollars members with others needing help. This "matchmaking" involves more work by the network coordinator, but can be a helpful way to get things moving.

Some networks shift responsibility to the new members, asking them to make a commitment to seek help from someone who already belongs to the Time Dollars network. The coordinator supplies a list of members and the services they perform. It is useful to remind new members that receiving help is a way of contributing to the network.

Utilize the Time Dollar software. The Time Dollar Institute offers free computer software for running a Time Dollars network. The software sets up a file for every member specifying what kinds of services they'd like to give and receive, and their availability. The software enables users to match members based on these characteristics and to keep track of who has not had a recent assignment. It keeps track of hours and Time Dollars earned and spent, and generates Time Dollars "bank statements," as well as other customized reports. In addition, the software can create an information and referral database on organizations in the community—keeping track of what they've given and received through the Time Dollars network.

> **TIP:** Time Dollars innovators have found that getting membership forms properly filled out is key. Be sure to gather information about a new member's availability and the services he or she might offer or require. Be prepared that in neighborhoods inundated with new programs, filling out paperwork may be met with suspicion or annoyance. Explaining Time Dollars in a simple, clear way lessens the severity of this response, and helping each person complete the form saves time and assures immediate entry into the databank.

STEP 5: KEEP IT GOING

Offer regular orientation and training. While you only need a handful of people to begin a Time Dollars network, the ultimate goal is community transformation. To achieve this goal, your network must grow into a substantial presence in the community. This means that enlisting new members will be an ongoing project. Schedule regular orientation and training sessions for new members. Have active members help run these sessions (they can earn Time Dollars by doing so!). Their experience and enthusiasm will speak volumes.

TIP: While orientation to Time Dollars is important, formal training for all participants may not be needed. Don't be doctrinaire about the need for training. If people like it, if it builds morale and a sense of family, that's great. If it turns people off and they tend to drop out, then cut the training and get them involved, preferably teamed up with a more experienced volunteer at first.

Push for spending. Time Dollars innovators have found it useful to require, periodically, that all members make a request for help from other Time Dollars members. In addition to building community, this helps break down people's natural reluctance to ask for help. Time Dollars members can decide how frequently to impose this obligation on themselves (for more on the issue of "unspent" Time Dollars, see below).

Use Time Dollars to keep up with network "housekeeping." As the Time Dollars network expands, there will be more operational tasks to complete. Many of these tasks and functions (assessing skills; orientating on "dos and don'ts"; creating an applicant pool that profiles past experience, special skills, interest, and availability; monitoring and assessing performance; collecting time sheets; generating statements of earnings; preserving customer relationships through quality control measures, etc.) can be undertaken by network members, paid for in Time Dollars.

5

BEYOND THE NUTS 'N' BOLTS:
The Finer Points of Running a Time Dollars Network

UNDERSTANDING "UNSPENT" TIME DOLLARS

With all of the "needs" in some communities, you might think getting people to spend their Time Dollars would be the least of your problems. Not so! Remember how easily we will help others, but how difficult it is to admit we need anything or to ask for help? Time Dollars innovators routinely find that participants accumulate earnings far beyond what they spend.

Professionals and agency heads get preoccupied with this imbalance, believing it means the program is unsuccessful. Participants, on the other hand, rarely worry about unspent Time Dollars. Some people simply want to store up their Time Dollars for a time when they know they will really need to use them. But for many, the reason is more subtle. Unspent Time Dollars are a measure of the demand for "community" that everyone feels. In other words, individuals who choose not to spend their Time Dollars must be getting the sense of community they need. Unspent Time Dollars are like insurance—you pay the premiums and hope you never have to use the policy. You are buying a sense of security, and you are getting what you paid for. What this means is that Time Dollars programs "work" even when a lot of Time Dollars are left unspent.

But even though concern about unspent Time Dollars can be overstated, these Time Dollars should not be ignored. Continually creating new ways to spend Time Dollars will encourage members to participate more freely, will improve their skills, and will provide them with services they could otherwise not afford. The more members participate by earning and spending, the more a community will grow.

ADDING MATERIAL GOODS AND PROFESSIONAL SERVICES

Time Dollars help satisfy the need for community. But this is not participants' only need. Often, people will want to know what they can buy with their Time Dollars beyond neighbor-to-neighbor services. They mean: I can't eat with Time Dollars. I can't pay the rent with them. I can't use them to pay bus fare or buy clothes. The bottom line is that participants need certain goods and services, and if they can use their Time Dollars to purchase these items, they will be more eager to stay involved.

Goods. Adding material goods such as food, clothing, small appliances, or entertainment involves extra legwork by the network coordinator or members (who can earn Time Dollars by doing this extra work!) who must approach local businesses or charities to secure the supply of goods. But it is often worth the effort. As a selling point to possible goods donors, stress that the "public goods" Time Dollars are creating—community, safety, etc.—benefit local businesses as well as individuals and families.

Another way to add material goods is to link the Time Dollars program to neighborhood businesses through a grant. With a $1,000 grant you can purchase a number of the goods listed below and make them available to network members paying with Time Dollars.

Examples of some goods that networks have offered for purchase with Time Dollars are:

- Groceries (food banks have been consistently willing to enable Time Dollar members to secure food in exchange for Time Dollars)

- Recycled computers
- Surplus donations to charities, such as the United Way
- Special rates on services at local businesses (hair and nails, car wash, dry cleaning)
- Movie and amusement park tickets
- Rent discounts
- Video rental
- Tool leasing
- Restaurant discounts

Time Dollars innovators have found creative ways to "sell" these goods. Some have established an actual store with stocked goods. Others charge monthly Time Dollar membership dues for a Time Dollar club, then offer discounts, social events, and "perks" at different levels of membership.

Professional services. Time Dollars innovators also have found ways to secure professional services that can be purchased with Time Dollars, such as trainings, parent education classes, peer support groups—even medical or legal services. Including these kinds of services in the network sends the message that to get this help requires that you help someone else. Advertising a fee of Time Dollars will solicit inquiries and recruit new members. Institute a Time Dollar "fee for service" policy, which enables clientele to get preferred access or a richer mix of services in return for their community service.

Any group of professionals can take a Time Dollar retainer from a community group to provide services in order to generate reciprocal effort, self-help, and community development. In Washington, D.C., for example, a major law firm has compiled more than $200,000 in billable hours on community legal concerns, all paid for

by community groups who mobilized their members to pay the lawyers' fees through cleanups, tutoring, street light campaigns, orange hat patrols, and taking down drug-dealer license plate numbers.

Adding material goods and services can be an important part of your efforts. But, as noted above, Time Dollars innovators have learned that the more you generate psychological rewards, the less real-dollar purchasing power members will need.

TRANSFERRING TIME DOLLARS TO OTHERS

Time Dollars innovators have learned how important it is that Time Dollars be transferable (giving Time Dollars one has earned to someone else, who can then spend them as they like). Transferability should also be applied to goods and services purchased with Time Dollars. This will encourage members to earn and spend, as well as to keep records of their participation. If the Time Dollars earned aren't logged in, they can't be given away to someone else who may really need them.

In addition, Time Dollars can be used to buy goods or services for someone else. In several Time Dollars networks around the country, members use their Time Dollars to buy certificates, coupons, or goods for needy families or a homeless or women's shelter. Or they buy needed medical coverage for other families from a participating HMO. In this way, Time Dollars members, who might previously have been labeled "needy" themselves, become philanthropists—empowered to make a difference in the lives of others.

PAYING FOR SOMETHING YOU COULD OTHERWISE GET FOR FREE . . .

Adding goods and services purchasable with Time Dollars can raise some interesting and challenging questions for Time Dollars networks, because most social service agencies are funded to provide help for free, or on a sliding fee scale. When launching a Time Dollars network in the context of a service agency, be prepared to think about what it means to charge in Time Dollars for services that

have previously been regarded as "free." How can you suddenly expect Time Dollars payment for standard services? How can you take Time Dollars payment from some clients while continuing to provide the same service to others for free?

Any agency that provides free or subsidized service should give serious consideration to charging a fee to be paid in Time Dollars by those whom they help. There are three reasons.

1. Charging a fee (to be paid in service) transforms the helping relationship from one that resembles charity (with consequent feelings of inequality or subordination) to one of reciprocity. It assumes that the person being helped has something of value to give.

2. Enlisting clients as part of a mutual help network enables the agency to mobilize resources that its clients desperately need, often as much as anything the agency itself can provide. If every agency giving away services could use those services as a catalyst to create a resource bank of people prepared to do anything from babysitting to engaging in a neighborhood crime watch program, then many of the problems that bear on the agency's mission could be addressed.

3. Time Dollars work builds on itself exponentially. One Time Dollar will trigger more service when the client helps another person, who can in turn be asked to "pay back" with Time Dollars for the help received. This turns the efforts of a limited number of paid staff into a chain reaction that just keeps going.

Once you've decided that it's worthwhile to charge in Time Dollars, there are a number of strategies for doing it. If they were to take inventory, most service agencies would find that they are "giving away" a lot of things, some of which could be recategorized into benefits purchasable with Time Dollars. This way, everyone would still get the expected minimum, but a bonus also would be available. Alternatively, agencies could earmark a modest sum (say, $1,000) and purchase some goods or services (food, household supplies, restaurant or beautician coupons, etc.) which could be available to buy with Time Dollars.

At a minimum, it is important for agencies to explore reactions to the "fee for service" requirement to examine how it is being communicated and to identify alternative ways in which an expectation of mutuality and contribution can be communicated and discharged.

LIABILITY ISSUES

Over nearly a dozen years, no liability has yet emerged in Time Dollars programs. People who relate to each other through Time Dollars seem to be on "good behavior" and respond with warmth and caring. Nonetheless, the potential risk is real. As a result, the Time Dollar Institute always recommends that all Time Dollars programs make use of the inexpensive volunteer insurance made available through CIMA (Corporate Insurance Management Association) in Alexandria, Virginia, which you can learn more about by calling 703/739-9300. For less than $4 per person, CIMA can provide a million dollars in coverage for injuries to a volunteer or a person being helped by a volunteer.

In addition, it is prudent to formally advise all network members that they are not employees of the initiative for purposes of assessing liability. Set forth the limitations on liability in a basic "members handbook" that is provided to each member. The handbook should include an agreement that all persons and agencies receiving assistance from Time Dollars members should sign, making clear that they are responsible for accepting or rejecting assistance and indicating that they understand your center or agency cannot guarantee the character, health, or competence of Time Dollars members. Also, some states have strict requirements on persons providing childcare and senior care. At the very least, you should employ a reference check that meets state requirements.

The Time Dollar Institute urges that organizations engaging in this work thoroughly review liability issues and proper procedures with legal counsel. A suggested strategy is to secure competent local legal counsel who can benefit from member services and who might be willing to earn Time Dollars in return for a few hours of legal advice.

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TIME DOLLARS IN ACTION: *Specific Applications*

CREATING TIME DOLLARS NETWORKS WITHIN A FAMILY SUPPORT CENTER

By integrating Time Dollars into a family support center, you are instituting a fundamental change—that of requesting reciprocity from participants. By asking participants to give back to the center or community, Time Dollars enhance the informal support networks that are a natural outgrowth of a family support setting. When family members reciprocate by making a contribution of labor, they are utilizing their strengths and assets to build a productive and effective center.

Time Dollars can fit easily into the core activities and services offered by most family support centers (such as parent education, child development, home visiting, resource and referral, peer-to-peer support, life skills, and advocacy). Below are some examples of how a family support center (or other social service program) can launch a Time Dollars network within its existing program structure.

Begin with your volunteers. If your organization has volunteers, some might be willing to form reciprocal helping relationships with the families at the center. If the volunteers come from outside the

community, they might be willing to spend Time Dollars earned in your community with people in their own communities. If your organization has volunteers from its own community, any informal help they provide and receive from people served by the organization can easily be converted into a Time Dollar exchange network. You may find that volunteering increases!

Be advised, however, that using an existing volunteer program should be undertaken carefully. While it may seem logical, it can prove difficult to make the transition from one-way volunteering to reciprocal interactions using Time Dollars. One way to do it is to distinguish volunteer programs operating within an institution (like volunteers running the gift shop) and to augment the institution's staff capacity with Time Dollars programs that give one-on-one service in people's homes or other settings where volunteers have not been heavily used before. Time Dollars programs should add to the programs and resources of an institution, not substitute for existing volunteer programs.

Use Time Dollars with families participating in an existing program. Remember, you can start a Time Dollars program with one family. Assist family members to form a network with five people with whom they will earn and spend Time Dollars. Make a list of six to eight services that will provide needed support to members of the family. Add services that emphasize the skills and knowledge of family members. Below is an example of a family support program in Miami and how the program has used the Time Dollar model.

Abriendo Puertas: A Service Agency Charges for Its Help

In Miami, a community-based social service agency called Abriendo Puertas has developed a "fee-for-service" Time Dollars system that encourages families to create an informal support system for each other as a new kind of extended family. Abriendo Puertas's operating philosophy is: "We need your help as much as you need anything we can provide." The organization has always asked the families it works with to give back—to help the agency create a better community. The Time Dollars service credit system is Abriendo Puertas's way of doing it.

Here's how it works: People who come to Abriendo Puertas for an initial interview are given an appointment for whatever kind of consultation or help they need. But at that first visit, they are asked to help others in return. Abriendo Puertas has devised several strategies for securing this help (the coproduction) from the people with whom it works.

1. **A service credit coupon book.** Clients of Abriendo Puertas are issued a coupon book that is good for a certain number of appointments, services, or programs, either at Abriendo Puertas or a cooperating agency. In return for the coupon book, clients are asked to sign a pledge to contribute a certain number of hours helping others. (If someone is not willing to sign this pledge, he or she may still keep the coupon book and will always be welcome to use it.)

   Those who sign the pledge are asked what they like to do for others, what things they know how to do, what things they would like to learn how to do, what things they will teach others to do, and when they are likely to be available. A staff coordinator then matches times and tasks, either at Abriendo Puertas or in the neighborhood with other families or groups. A Time Dollars bank account is established and each hour worked is entered into the account and can be used to get help or to donate to others.

   Once the initial coupon book has been used up, participants can use the credits in their bank account to get additional coupon books for appointments, services, programs, activities, and special events.

2. **Holistic treatment with a Time Dollars component.** When a treatment plan is developed at Abriendo Puertas, it often includes provisions to earn Time Dollars in a way that reduces isolation and strengthens a family's informal support system. This means not only earning Time Dollars by helping others, but spending them to receive help, companionship, support, or

even a massage or haircut. A Time Dollars "Rx" can be more effective than anything a pharmacy can supply.

3. **The Time Dollars club.** Abriendo Puertas invites all of its clients to join a Time Dollars club—to meet new friends and neighbors and work together to build the community. Club members set Time Dollars dues and receive a monthly coupon book for services and activities, a share from the food bank, and access to computer classes and other training, a monthly pot luck dinner, puppet shows, painting classes, and tutoring for children and youth. Club members celebrate the good times, help each other through hard times, and become a new kind of family.

Another example of how Time Dollars have been integrated into a family support setting involves an agency serving families of youth in the juvenile justice system. The program asks parents to formulate a list of ways they would like to earn and spend Time Dollars with each other and the staff and volunteers in the program. Here's what they came up with:

Earn Time Dollars by . . .	**Spend Time Dollars in order to . . .**
• Giving a parent a ride to the center	• Get a tutor to help youth with school work
• Accompanying another parent to court	• Take classes in parenting youth
• Helping a parent write letters	• Go on a pre-prepared picnic with my children
• Doing office work for the program or another family	• Receive a home-cooked meal at the end of a work day

Some centers have expanded the relationship building and networking that originated from their Time Dollar efforts by forming social action committees within the center to develop action agendas around issues of community and common concern. Each action committee enlists the help of center families to achieve a specific goal or objective (topics may vary from childcare, citizenship, educational and employment opportunities, and environmental protection). Once projects have been developed, they become the basis for raising money, getting grants, securing training, and building coalitions and partnerships with other organizations.

Centers can also use a Time Dollar network as an incentive to secure funds to purchase goods that can be used as a reward for earning Time Dollars. The center can use funds to purchase goods or services, trips or excursions, videotapes or food, parts for a car or computer, school clothes, educational equipment, or toys. A Time Dollar redemption program can be established that allows participants to cash in up to a specified number of Time Dollars each month for one or two items.

TIME DOLLARS NETWORKS AND CHILDCARE

Without question, the availability of affordable, quality childcare is one of the most pressing needs facing families today. In response, most family support programs are undertaking or planning to develop childcare enterprises in the communities they serve. The link between childcare development and Time Dollars work is a natural one. Strategic use of Time Dollars can help improve the quality and supply of childcare in communities by supporting providers and increasing options.

Childcare providers (whether in family, center, or informal settings) face a number of challenges:

Isolation. Childcare providers (especially those in home settings) spend long hours with infants and children, with little support or adult interaction. Many good providers quit because they feel isolated.

Lack of training and support. Childcare providers rarely have time for training, mentoring, or continuing education—and even when they do, it can be expensive and hard to find.

Lack of emergency backup. Family childcare providers generally have no backup to handle their own family duties or emergencies. Even center-based staff often have little time-off flexibility.

Difficulty covering late shifts. Childcare is seldom available for shift work. Centers rarely have the staff capacity or licensing to stay open late, and family-based providers generally need evenings for their own families.

Difficulty meeting expenses. While health and safety regulations, licensing, and insurance fees are important for assuring quality, they also can increase the price of childcare beyond the financial ability of many parents. In addition, it can be quite expensive to maintain an array of toys, books, equipment, and supplies needed to provide quality care.

Providing for sick children. Childcare centers need caregivers who can take a sick child, so that parents do not have to take sick leave or vacation, or even lose their job, because of absences.

Instability of informal care arrangements. Many working parents want their children close to home, or can't afford to transport their children to licensed care. As a result, they turn to babysitters and family members. But these arrangements are often unstable, not only causing stress to parent and child, but also possibly jeopardizing the parent's job. Moreover, there is often no system to monitor the quality of informal care.

An agency that can offer concrete help in overcoming these barriers should have little difficulty finding a cadre of existing home-based daycare providers who would be interested in a training, apprenticeship, and entrepreneurship program that would move them toward business ownership.

In addition, helping local home-based providers improve their product and transform it into a business enterprise meets some overall objectives of most family support centers, such as: creating a path to upward mobility that links apprenticeship to entrepreneurship, higher education, and, ultimately, home ownership; reshaping the TANF program as an instrument to strengthen families and build community, as well as converting TANF recipients into entrepreneurs; expanding the supply of accessible, affordable, high quality childcare; creating community-based job opportunities that are not an economic dead-end; and increasing the parenting skills of parents who enroll their children in daycare programs.

A new role for agencies. As the "resource bank" or coordinator of community-based childcare micro-enterprises, a family support center can undertake several key tasks:

- Devise a mechanism for recruiting, screening, and enrolling mothers receiving public assistance who are interested in careers in childcare and child development and who desire to establish their own home-based daycare business.

- Become fully knowledgeable about applicable regulations that might affect participants' public benefits or status (for more on this, see below), and assist with applications to the Department of Agriculture for food subsidy.

- Secure government authorization so that people enrolled in the training, apprenticeship, and entrepreneurship program will be deemed to be satisfying the work participation requirement and will continue to receive TANF payments.

- Develop "Individual Development Accounts" so that Time Dollars earned can generate savings and capital to cover start-up costs for the new home-based child development businesses.

- Provide access to a revolving loan fund, marketing and fee collection assistance, and consultation regarding licensing. Assist with software that logs Time Dollars payments by parents and helps manage a babysitting pool.

- Provide ongoing training and supervision for home-based day-care providers and apprentices in child development and business development.

Time Dollars can be used to help address many of the challenges to launching a new childcare business. By charging for childcare in part or in whole in Time Dollars, childcare providers can spend the Time Dollars to get the support they need to successfully provide care. They can, for example, get help extending hours of available care, filling in for absent staff, running errands, preparing meals, cleaning, doing repair work, providing transportation, doing bookkeeping, etc. Time Dollars can also be used to purchase training or to provide backup when staff take time off for training. Equally important, allowing partial or full payment in Time Dollars gives access to families who could not otherwise afford childcare.

Family-based childcare: Time Dollar options

Earn 20 Time Dollars as copayment for childcare	Earn two Time Dollars for overtime childcare pick up
Spend five Time Dollars for elderly neighbor to read to children one hour a day	Spend 10 Time Dollars for help preparing lunch and snack for children
Spend two Time Dollars for neighbor to tutor her son in math	Spend five Time Dollars for a teen to play with children one hour each afternoon

In addition to basic earning and spending, there are any number of more "complex" and creative strategies for using Time Dollars to address the challenges listed above. These strategies can build bridges of mutual support between childcare centers and home-based providers and ensure that providing community-based childcare is a viable job option. For example:

- A home-based provider can offer one childcare slot to a parent working part time, so that the remaining time is open to care paid by Time Dollars. This provides mothers looking for jobs,

taking another child to the clinic, or needing to attend to emergency business with "affordable," temporary childcare.

- Childcare centers can charge Time Dollars to family daycare providers for monthly training sessions (in, for example, development activities, disciplining, healthy meal preparation, problem solving), and Time Dollar members can fill in at the family daycare homes while providers attend. The centers can then spend Time Dollars getting extra help they need to make the center run smoothly.

- Childcare centers can "retain" a slot for a sick child in several family daycare homes, paying in Time Dollars on days there is no sick child using the slot. Parents can pay Time Dollars for the "sick daycare" in addition to the weekly fee.

- Retired and at-home adults and teens in the neighborhood can earn Time Dollars by spending a specified period of time each week helping a childcare provider. For teens and single adults, it can be a time of learning; for seniors, a time to mentor.

- A childcare resource library, run by Time Dollar members, can charge providers a membership fee in Time Dollars. Benefits would include short-term lending of equipment and supplies.

Center-based childcare: Time Dollar options

Earn 60 Time Dollars as copayment for childcare for three children	Earn 10 Time Dollars for early childhood training for five family-based care providers and pregnant teens
Spend 10 Time Dollars for two elderly persons to help prepare lunches	Spend 40 Time Dollars for four teens to monitor afternoon play with four and five year olds
Spend 10 Time Dollars for repairs to play equipment and toys	Spend 10 Time Dollars for bookkeeping services by retired accountant

For answers to frequently asked questions about establishing community-based childcare, see Appendix 5.

TIME DOLLAR NETWORKS AND YOUTH DEVELOPMENT

Promoting positive youth development is a critical and increasingly common priority for family support centers and other social service agencies. Clearly, there are a number of strategies for engaging youth in positive activities. However, using Time Dollars has proven an especially engaging and effective strategy.

Youth development workers face obstacles in the form of competition from negative peer groups, a lack of parental supervision and involvement, and difficulty in producing measurable outcomes.

Competing with the peer group. Testing the limits of and separating from authority figures (teachers, parents, grandparents) are normal developmental challenges for youth. In going through this process, they may increasingly look for acceptance and role models from among their peers. Too often, however, youth learn from (often older) peers that doing well in school is not "cool." Creating new "gangs" of youth who help one another achieve is a significant challenge.

Lack of parental supervision. Economic demands often keep parents working away from home during after-school hours. Moreover, the high costs of childcare mean that many parents cannot afford after-school care and depend on children to "watch themselves." Neighbors are not often likely to be available to keep their eyes on others' children.

Need for demonstrable outcomes. Increasingly, both public- and private-sector funders expect human service programs to produce quantifiable outcomes. This has always been a challenge when human change (as opposed to dollars or products) is the desired result. Time Dollars, however, are a unique mechanism for measuring engagement and involvement in positive, productive activity.

One example of a Time Dollar youth development strategy is a unique after-school mentoring and tutoring program in which middle school students coproduce positive attitudes toward school and learning for and with elementary school students. The middle school youth earn Time Dollars for their work and can buy recycled computers with their earnings. The program can be accomplished through the following steps:

1. The school system, in collaboration with a local agency, provides space after school in one elementary school, as well as a school bus to pick up youth from a nearby middle school.

2. Teachers recommend students who would benefit (i.e., elementary-aged children needing after-school supervision and help with schoolwork, and middle school children with "C" or better grades and the desire to earn a computer).

3. Participating elementary school children and their parents earn Time Dollars to pay for the after-school care and tutoring. Middle school youth are paid with these Time Dollars, which can be used to purchase a donated computer or any goods or services the youth and program designate. Parents of those selected are sent information and a permission/agreement form that is signed by all members of the family.

4. Parents and other Time Dollar members take on the task of soliciting computer donations from individuals, local businesses, and public agencies. They also assume responsibility for inspecting and repairing the systems.

5. The sponsoring organization raises funds to support a teacher with computer skills to supervise the program and maintain the computer systems. All of these people earn Time Dollars for their "work" in the program.

6. The children, youth, and parents attend a workshop on how the program works, who holds specific responsibilities, behavioral and attendance requirements, and scheduling. The members discuss the proposed outcomes desired by the organization and

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school. The goals and outcomes are then refined and established by all participant members, who also decide what activities will earn Time Dollars and what services, besides the computers, they would like to spend their Time Dollars to receive.

7. A Time Dollar matching and "banking system" is established. Adult and youth members maintain it, printing monthly "statements" that document participation and progress toward goals.

8. A graduation event is planned for the end of each school term, at which time the youth earn their computers, the children are awarded with some tangible, donated goods, and all are invited to sign on for another school year as student or mentor.

TIME DOLLAR NETWORKS AND SENIOR SUPPORT

Because they often have special needs, successfully engaging seniors in activities can be extremely challenging for community-based organizations. Time Dollar networks that build supportive community relationships can go a long way toward meeting the following challenges faced by many seniors:

Isolation. Seniors are increasingly isolated from other age groups, and the rich rewards that their interactions could bring to both young and old are lost. Too many of those living alone, in homes or apartments, isolate themselves for fear of being taken advantage of or being victims of crime. They may see their community as a dangerous, uncaring place.

Feelings of uselessness. As they get further and further from being members of the workforce, senior citizens often feel an encroaching sense of uselessness. If they have physical problems that limit their activity, these feelings can be compounded.

Bringing seniors into Time Dollars networks has two critical benefits: it helps them pay for needed attention and services (as well as

"quality of life" benefits) and it creates opportunities for them to be useful to others. In addition, senior Time Dollars participants know that if they cannot return what someone has done for them, another Time Dollars member can. Pride and equality are left intact.

Some may argue that many elders can't do much for others. But when asked to list what they'd like to get from others, the list includes many things that are "doable" for most seniors, such as:

- a phone call or knock on the door to make sure I wake up each morning
- a daily prayer for my health and safety
- someone to come over and pray with me
- someone to share at least one meal a day with me

There are very few elderly who cannot supply one of those requests. Moreover, the few who cannot are still valuable for Time Dollars members. Those with dollars to spare, or who cannot help elders themselves, can contribute some of their Time Dollars earnings to one of those who can.

A group of elderly residents who volunteer for the senior program in their complex came up with a number of ways they would like to earn and spend Time Dollars:

Earn Time Dollars by...	**Spend Time Dollars in order to...**
• Calling to check on a "shut-in" each day	• Get groceries delivered
• Having prayer with someone over the telephone or in the apartment	• Get a ride to a medical appointment
• Helping prepare a meal for meetings	• Have someone cook dinner
• Organizing a meeting of residents	• Take a craft or education class

Some tips for engaging seniors in a Time Dollar program:

Make the case. Schedule presentations at several senior programs. Ask seniors if they would be more willing to request help for themselves if they had money they could earn by simply helping others. Next, ask them what things they already do that would earn Time Dollars. Solicit help by asking who currently takes someone shopping or visits a shut-in. Add other things you know they provide one another. Write these on large newsprint so they can see all the ways they already help each other.

Once the group sees how easy it is, ask them how they would spend their newly earned Time Dollars. Beyond necessity, what would they like to do or have that would make them happy? Discuss how Time Dollars could be used to buy these services or products if they set up a system. Make an appointment to come back and help them organize a system for documenting earnings and spending.

Keep it organized. Identify a coordinator and a designated person from the senior group to set up the system. Tasks include enrolling Time Dollar members and helping the group designate a beginning array of eight or nine needed services for earning and spending Time Dollars. The Time Dollar software can be used immediately, although if the initial group is small, members may want to keep these records on index cards. After three months, review what members are doing and survey them for their level of satisfaction, human interest stories, and suggestions.

Provide training. Some members may be hesitant to help people who seem "frail" or have disabilities. Engage a health program, nurses' association, or nursing school to conduct training in: helping a frail person in and out of a car; helping an elder find ways to remember to take medications; helping a diabetic senior plan meals and shop for food; and visiting the elderly in assisted-living and nursing homes. Most people will do more if they feel confident and know how to handle situations new to them.

Expand the base. Check the monthly Time Dollar records to see if any of the services requested are not being provided. Perhaps

the service would not be available within the senior group, but could come from a youth or student organization, an adult civic group, or a fraternity or sorority. This is a good way to explore how the program can bring in members of other ages. Enroll your organization and staff as members, too!

TIME DOLLAR NETWORKS AND ECONOMIC DEVELOPMENT

The market economy ignores the social economy of families and neighborhoods. In theory, community economic development means putting the two together. But in practice, this has often not been the case. Those working in community economic development often forget the infrastructure upon which their strategies rest: sustainable family units. Conversely, family support practitioners often ignore issues related to the economic and physical infrastructure of communities. While dollars power the market economy, Time Dollars can help power the social economy. Effective community economic development needs both.

It is not difficult to see the desperate need for thriving businesses and affordable goods and services in many communities. The challenge, of course, is in trying to fill the need. Time Dollars are a vehicle for doing it. They:

Stop the resource drain. Unlike money, Time Dollars do not defect from communities. Rather, they are spent within the neighborhoods in which they were earned, benefiting those who live there.

Increase individual involvement and productivity. In Time Dollar programs, everyone has to become a producer of something that benefits someone else. Transactions that relegate people to the role of consumers only are replaced by transactions based on reciprocity and contributing.

Create jobs and entrepreneurs. Time Dollar programs can create a cluster of member-owned and -operated enterprises that provide ancillary, non-professional services (such as child daycare,

transportation, home repair, and escort services) to complement what professionals supply. The Time Dollar system or strategy is itself a job bank in which many kinds of jobs, roles, or assignments can be included.

Increase employability. Time Dollar programs provide the kind of support (childcare, transportation, emergency help) and first-hand references that help people get and keep jobs. In addition, they give participants a ready supply of references and different kinds of work experience.

Capitalize on the bustling "second economy." There is no shortage of work in the "second economy" (the work of caring for the elderly, caring for children, caring about people). What is lacking is compensation for this work and an operating system that values and actively encourages it.

Offer enhanced products. With Time Dollars, your product changes from one sold to strangers to one sold within the community for consumption by neighbors, and so it can be closely tailored to meet the needs of your consumers. For example, if your product is childcare, using Time Dollars for the support you need to expand your hours (as described above) can help you accommodate the needs of parents in your community.

Similarly, whatever product or service you are offering, you are building in a special message that says: "I value this community, and I have chosen to set up shop as a way of building it rather than taking money out of it." For example, if you run a convenience store, some of your senior customers may need delivery service, though they might not be able to pay for it. You could allow seniors to use Time Dollars to pay for the delivery, and you could pay the delivery person in Time Dollars as well. Part of the "product" you would be selling is flexible, personalized help, enabling customers to overcome the barriers to shopping at your store.

Impact pricing. Time Dollars have an impact on pricing because participants reach a break-even point much more quickly when their labor costs can be met by a combination of dollars and Time Dollars. A start-up loan, for example, will be smaller in dollars if an accompanying start-up loan can be taken in Time Dollars. Vendors can offer the same product or service for less if they accept Time Dollars as part payment. And they can offer a better product for the same price if Time Dollars can purchase the quality enhancement.

Create innovative promotional strategies. Promotional strategies are also different with Time Dollars. A business could use Time Dollars to get children to distribute fliers, and can give Time Dollar discounts and bonuses if customers help promote it. We know how frequent flyer miles build customer loyalty—not just to the airline, but now to other affiliated businesses such as hotels and phone companies. Time Dollars can be like frequent flyer miles, used to build customer loyalty.

In addition to these business improvements, Time Dollars can also be used to generate new revenues and resources for communities. In Hampton, Virginia, the mayor's office is exploring ways to use Time Dollars to create "Neighborhood Improvement Districts," similar to business improvement districts in which municipalities allow 51 percent of local businesses to levy a tax on themselves for specific, limited purposes that enhance the attractiveness of the district. In the Hampton plan, residents could levy a tax on themselves (payable in either dollars or Time Dollars) to improve local schools, services, and facilities. For example, a residential complex could levy on its residents a monthly service fee to pay for (or carry out) improved services, maintenance, security, and amenities.

The following are examples of some income-generating strategies and how families have used Time Dollar copayment fees to expand their enterprises and create purchasing power for themselves and their neighbors:

Here-To-There. Here-To-There is an enterprise launched by Elizabeth, a single mom of three rambunctious boys who lives in

public housing. She has an automobile and two brothers who keep it running. But most of all, she is a good-natured person whom her neighbors trust. For many years, Elizabeth gave people rides (taking elderly and mothers with small children to shopping centers or the health clinic, and taking people to jobs that were not on the bus route). Her "customers" usually thanked her with a little cash. While Elizabeth was appreciated for her efforts (her customers were there for her if she needed help), her cash income covered little more than the gas she used, and nothing for her time.

Elizabeth assumed that to run a transportation business she would have to be a licensed taxi operator—a very expensive endeavor. However, she learned otherwise when she enrolled in a free 12-week course that helped her create a viable business plan and secure a start-up loan from a bank's Community Reinvestment Act funds. She qualified for the loan based on timely rent and utility payments and payment of a debt made by her ex-husband to the telephone company. Here-To-There sets its fare below the cost of a taxi and above the fare charged by bus service. In addition, people can pay in either cash, Time Dollars, or a combination of the two.

Elizabeth reports her cash income when she files her income tax form, but is free to earn and spend the Time Dollars untaxed. By accepting Time Dollars she has expanded her customer base, and, consequently, who she can call on for help. She uses her Time Dollars for babysitting, hair cuts, and mending and alternations of donated clothing. A neighbor does her laundry in exchange for a ride to a laundromat three miles away. Her neighbors know that in bad weather, or emergencies, they have a caring, reliable, affordable transport for elders and children.

Wilson Tax Service. Wilson Tax Service was launched by a grandmother named Mabel who was always good at math and enjoyed filling out forms. She noticed that families in her neighborhood were paying a lot of money to have their taxes prepared. She also learned in an enterprise development course that many local entrepreneurs loved the work they were doing but did not want to keep their own books.

Mabel secured a business development loan to take the H&R Block tax training (earning the highest score in her class) and purchase supplies, promotional fliers, and a rebuilt typewriter. She allows her customers to pay for tax preparation and accounting services in either cash or Time Dollars. Because she does her business at home, she can watch her grandchildren and allow her son and daughter-in-law to afford a place out of public housing.

Three years after beginning her service, Mabel heard about a recycling program that enabled women to learn computer skills and to purchase a used system with Time Dollars. She now is able to prepare tax returns on the computer and file them via e-mail. Her neighbors can file their returns at affordable prices and still receive their refunds quickly.

Joyce's Snack Shop. Joyce's public housing neighborhood has a lot of "candy ladies." The nearest convenience store is across a four-lane highway, too dangerous for youngsters to cross, so a dozen or so women use their remaining Food Stamps to purchase snacks to sell out their back doors at the end of the month. Although profits are small, the income gives them cash for things they could not purchase with Food Stamps, such as soap, detergents, and school supplies.

Joyce's disabilities kept her from working much. She wanted to operate a legal business in her home that would supply treats for the kids all month long. She also wanted a way to get transportation to shop at wholesale stores for her supplies, rather than buy at the local, high-priced convenience store. By not preparing foods in her kitchen, she could obtain a business license with only a five-dollar health card.

Joyce secured her start-up loan to purchase the first month's supplies. She decided not to do much business the first of the month so she is not competing with her neighbor's efforts. She uses that time instead to do her bookkeeping and get a ride to purchase supplies. Joyce pays for transportation and help in the shop with Time Dollars. The neighborhood kids have a safe place for snacks

and can purchase more by earning Time Dollars helping people in the neighborhood.

Joyce allows only three kids at a time in her dining room shop, so that she can teach them to figure up their purchases and count their change. She also requires them to knock on the door and to say, "Hello, Ms. Joyce. May I come in?" Upon leaving, the kids say, "Thank you, Ms. Joyce." The mothers are buying more than just snacks for their children with this enterprise.

NAVIGATING BUSINESS REGULATIONS

Unfortunately, public housing neighborhoods are often the most difficult community development environments. It is not the residents or loan availability that are the principal problems, but rather the bureaucratic paths that must be traveled. Knowing what some of these are in advance can ease the process. Here are some helpful tips for implementing Time Dollars in low-income public housing communities:

Find a friend in the system who will let you know which routes to take as well as explain the "why" of the regulations.

Check the current regulations for operating formal enterprises in your public housing development and Section VIII housing neighborhoods. An informal enterprise may be the way to go.

Don't be put off by the need for an exception. Often it will require as little as a letter from the local housing authority to the business licensing department to register an enterprise and purchase a license. Get the exception or letter in writing as soon as possible to provide assurance to your business partners and customers.

Take advantage of the recertification calendar. Before applying for a loan or launching an enterprise, determine when rent "recertification" is. Some entrepreneurs have been able to get recertification moved to the month before a resident launched a business

or received a loan. This gave the entrepreneur a year in which to build a better income and repay the loan, without rent increases. Be sure to test the new rent with other benefits. These also may change.

Know the facts of benefit eligibility. Fear of losing of Medicaid or other public benefits is most people's biggest barrier to launching or formalizing an enterprise. In fact, entrepreneurs on public benefits need only report income from the business into the household, not the gross income of the business, meaning their eligibility for benefits should not be compromised. But be sure to check this out with an eligibility manager to assure that the enterprise income is treated just like job income and that business cash flow is honored as allowable savings—and to determine how much can be drawn from the business without loss of benefits.

Keep the goal up front. Remember, you are after the same goals that public authorities espouse: economic independence from public benefits for families and community development in low-income neighborhoods. Remind them often!

FRANCHISING: A KEY STRATEGY

Franchising is a timetested vehicle for enhancing the quality of and reducing the failure rate for small businesses. By law, a franchise is defined by the extent to which "significant control or assistance" is provided over the franchisee's business methods. Significant control or assistance typically extends to controls over site approval, design, or appearance; operating hours; production techniques; accounting practices; personnel; promotional campaigns; and restrictions on customers. Assistance involves initial training and ongoing supervision; provision of operating standards; establishment of accounting systems; offers of management marketing or personnel advice; selection of site locations and inspections; detailed operating manuals; and purchasing and quality control guidelines.

As a result of all of this support, a franchisee's chances for success are relatively high. Only 1 to 6 percent of franchises that open each

year fail, as compared to the 65 percent failure rate for new business startups within their first five years. Family support centers and other social service agencies interested in helping former service recipients launch successful businesses should consider a franchise approach to business startup and replication.

The business dimensions of many enterprises (including accounting, bill collecting, reporting requirements, insurance, and financing) require expertise that could be supplied at minimal cost and maximum efficiency by a family support center utilizing a franchise approach. In addition, consolidated training and apprenticeship as well as support across workplaces can be achieved through the franchise approach. Franchisees would also have access to bulk purchasing and acquisition of necessary supplies.

The key question, however, is: Can each new business afford the small monthly payment for central services to the franchising organization and can that reach a sufficient volume to enable a family support center or other service agency to take on the central franchising operation?

SUPPLYING THE LABOR

It is clear that family support centers and other service agencies have an important role to play in transforming social service programs into micro-enterprises. But there is another role for these agencies that is equally critical—that of labor supplier.

Every government-funded program and every foundation-funded project needs participation by the ultimate consumers: families, households, and neighborhoods. They can't succeed without it. Family support centers and other service agencies are in a unique position to mobilize this constituency—not as "clients" and "recipients" but as a work force ready and able to produce social goods, from safety to support for the elderly to ancillary care to civic participation and even voter registration. The clientele served by these agencies represent a genuine work force, a work force other institutions cannot reach or mobilize.

By using Time Dollars to enable this constituency to convert time into purchasing power, you can enter into joint ventures with agen-

cies, institutions, and organizations staffed primarily by professionals who won't succeed without the labor pool that you can reach and enlist. Turn social problems into opportunities to form income-generating joint enterprises with government agencies, nonprofits, and private-sector corporations that need input and contribution from the ultimate consumers. As demonstrated in this guide, all you have to do is design coproduction strategies that enable you to harness that labor and package it in ways that meet the needs of families in *your* community.

7

SNAPSHOTS OF TIME DOLLARS FROM AROUND THE COUNTRY

Following are some quick snapshots of how programs across the country are using Time Dollars to strengthen their communities. For more information on these and other initiatives, contact the Time Dollar Institute at 202/686-5200 or www.timedollar.org.

HEALTH INSURANCE

In Brooklyn, New York, Elderplan enlists seniors in a mutual support system called Member-to-Member. In the early days of the system, 10 years ago, Elderplan's seniors earned Time Dollars to pay part of their insurance premiums. Now that their premiums have been eliminated, they use Time Dollars to pay for such Elderplan catalog items as luncheon coupons, car service vouchers, and home and health equipment.

In a similar vein, the National Caucus on Black Aged is studying the feasibility of using Time Dollars as "sweat equity" to offset the cost of long-term care insurance premiums.

EDUCATION

In Chicago, more than 2,000 young people are earning Time Dollars by tutoring and mentoring younger students. They can buy

recycled computers and software with the Time Dollars they earn.

JUVENILE JUSTICE

At five public housing developments and a charter school for teenagers living in shelters and halfway houses in Washington, D.C., first offenders come before a true jury of their peers—other teens. The jurors earn Time Dollars for both their training and the time they spend in the hearing and disposition stage, which they can count toward their school's community service graduation requirement and use to purchase recycled computers. The offenders are sentenced to community service, jury duty, restitution, an apology, a curfew, or other appropriate measures. The program creates a unique forum for the young jurors to openly advocate responsible behavior, risk avoidance, and lawfulness, while participating offenders can redefine themselves as valued assets in the community.

SAFETY

In Washington, D.C., Time Dollars drive a neighborhood watch and gang monitoring program. Some communities have developed "Safe Neighborhood Insurance Policies"—with premiums payable in Time Dollars—that offer, among other services, orange hat patrols, counseling for crime victims, access to an emergency loan fund, police engraving of personal property, a lock safety check, a photo inventory of possessions, and an escort service.

PUBLIC HOUSING/COMMUNITY BUILDING

The Baltimore Housing Authority has incorporated Time Dollars as a way for residents to pay part of their rent. Children can also earn Time Dollars and use them to pay up to 50 percent of the total rent portion payable in Time Dollars.

TANF AND WELFARE REFORM

Every state has either a work experience or community service option for satisfying the welfare system's participation requirement for continued TANF payment eligibility—and participants in the states of California, Missouri, Washington, and the District of Columbia can satisfy this requirement by engaging in activities that earn Time Dollars. Communities in these states are using Time Dollar initiatives to provide:

- Initial job readiness training and a Time Dollar work record to facilitate entry into market jobs
- Support services (paid for with Time Dollars) for residents entering the work force who lack an informal support system and are likely to lose their job when childcare, transportation, or other crises arise
- Community service employment for grassroots leaders and future entrepreneurs whose present and potential contributions to the community make their retraining of critical importance to community development
- Job placement for hard-to-place recipients with substance abuse and related problems or who are otherwise ill-equipped to find and retain employment

FAMILY PRESERVATION AND CHILD ABUSE AND NEGLECT

In Tacoma, Washington, the community-based People Helping People works with families referred by Children's Protective Services. A small, core staff reach out to troubled families and enroll them, their neighbors, and friends in a Time Dollar club. The club uses Time Dollars to help build self-esteem, create informal support systems, and enable families to earn needed goods and services by helping each other.

APPENDICES

1. Example of a Funded VISTA Application 57
2. Examples of Media Coverage 67
3. Sample Hand-outs, Brochures, and Sign-up Forms 71
4. The "Nitty Gritty" of the Nuts 'n' Bolts 78
5. Frequently Asked Questions about Establishing Community-based Childcare 80
6. List of Time Dollar Programs 82
7. Social Capital Resources 84

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APPENDIX 1: EXAMPLE OF A FUNDED VISTA APPLICATION

OMB # 3045-0038 Exp. 11/30/9

AmeriCorps*VISTA Project Application Part B

For Corporation Use Only:
Project Number: _____
Date Received: _____
Date Responded To: _____

APPLICANT ORGANIZATION	**PROJECT DIRECTOR** (If not Agency Director)
Name: Time Dollar Institute	Name: Steve Plumer
Address: 5500 39th St. NW	Address:
City: Washington State: DC Zip Code: 20015	City: State: Zip Code:
Telephone: (202)686-5200	Telephone: ( )
Facsimile: (202)537-5033	Facsimile: ( )
Internet Email:	Internet Email:
Agency Director Name: Edgar Cahn	**City, County, Zip of each requested site:**
Title: President	Washington, DC
Organization's Employer Identification Number:	
EIN: 52-1950242	

Is application subject to review by State Executive Order 12372 Process?

☐ Yes, this application was made available to the State Executive Order 123372 Process for review on: _____

State Application Identifier No. (assigned by State): _____

☐ No, Program is not covered, OR
☒ No, Program has not been selected by State for review.

For information on the State Clearinghouse process, please contact your Corporation State Office.

Is the applicant delinquent on any Federal debt?
Yes ☐ No ☒
If "yes," attach an explanation.

Proposed number of AmeriCorps*VISTAs:

_____ NRVs 9 LRVs

Total Number Requested: 9

*AmeriCorps*VISTA Members are categorized into two types, locally-recruited (LRV) and nationally recruited (NRV). LRVs are identified by the sponsor, while NRVs are identified either through AmeriCorps' national recruitment system or the Corporation State Office. Sponsors are encouraged to assign/place both types of Members to ensure Member diversity and appropriate skills/experience.*

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AmeriCorps*VISTA Project Application
Part B, Section I: Background Information

1a. Financial Resources of Applicant Organization

SOURCE OF FUNDS	CURRENT FUNDING LEVEL	
	TOTAL DOLLAR AMOUNT	Amount To Be Allocated to VISTA Project
Federal		
State		
Local Government	150,000	
Other (specify)	525,000	
TOTAL	675,000	60,000

1b. Are any of your current resources provided by the Corporation for National Service? If so, please specify name of program and funding level.

Yes. The Youth Court currently employs one full-time VISTA Member, who is sponsored by the Corporation. The Community Employment and Services Network employs ten full-time VISTA Members.

1c. Will there be a major change in your funding level over the next 12 months? If so, please explain.

No.

2. Is your agency able to contribute financially for all or some of the AmeriCorps*VISTA Members requested? (Member costs includes monthly living allowance, health care, and end-of-service stipend for those not selecting the education award.)

Yes, we are able to match our 1998 project year contribution.

3. Are 51% or more of the persons on your Board of Directors members of the low-income community? If not, please describe how your agency has developed, or will develop, an Advisory Council for the AmeriCorps*VISTA project which consists of members or representatives of the low-income community served by the proposed project. (Also see Part B, Section V, Question 1 regarding community involvement.)

No. The project is working in collaboration with Family Investment Centers in Ward 7, designed to assist public housing residents in the district move toward self-sufficiency. Time Dollar staff and VISTAs have participated in a planning process with residents who will be served by the Employment Network, community activists, clergy, representatives from the DC Housing Authority and elected representatives from participating public housing complexes. We intend to develop an advisory council that will consist of persons who have participated in this process.

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AmeriCorps*VISTA Project Application
Part B, Section II: Problem Identification and Analysis

1 State in measurable and quantifiable terms the specific problem(s) the AmeriCorps*VISTA project will address, including the number of low-income people directly affected by the problem. Use current statistical data, citing source wherever possible, to substantiate the problem.

The District of Columbia's population is approximately 585,000. More than 129,000 District residents live below the poverty level. There are more than 11,700 public housing units in the District, which is facing many of the problems that our cities face today, including rising crime rates, an influx of drugs, lack of affordable housing, high unemployment and a declining job base, but lacks the resources to address these problems. Public housing communities are acutely affected by the erosion of the traditional support networks of family and community, which has lead to a culture of fear and isolation within these communities. The mandates of the new welfare law further compound the problems within these communities. The District will be required to place 3,000 persons who are currently receiving public assistance into work activities this year, at a time when the job base in the District has steadily declined. Unemployment rates vary throughout the District, with the highest rates concentrated in wards that are less educated, less skilled and less affluent, and that have a higher percentage of the District's welfare case load. Average unemployment rates in these wards during 1996 were 10 percent and 16.3 percent.

2 Provide a description of current activities your organization is undertaking to address this problem. If applicable, how will the AmeriCorps*VISTA project complement this work?

Currently, the Time Dollar Institute is sponsoring a Community Education Network designed to work with public housing residents and welfare recipients who reside in Ward 7 of the District of Columbia. VISTA members have been an instrumental part of this project. They have conducted community outreach work, assisted with surveying of community residents and explored community placement opportunities. This project seeks to empower public housing and community residents by educating them about their rights and assisting them in their move toward self-sufficiency. The Time Dollar Community Education Network will: assist TANF recipients having problems understanding the new welfare laws, assist them in meeting the work requirements and refer residents to job training and job readiness opportunities.

3 If AmeriCorps*VISTA Member(s) will be assigned through this project to other organizations, list those organizations and contact persons, and provide a letter of support from the Board of Directors of each organization.

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Section III, AmeriCorps*VISTA Project Work Plan		
Column A	**Column B**	**Column C**
AmeriCorps*VISTA Project Goals and Objectives	Planned Period of Work	Summary of Accomplished Objectives (Please provide *quantifiable* information.)
Goal I: Assist with implementation of the Time Dollar Community Education Network. Objective: Attend 10 resident council meetings as well as monthly community meetings and forums to educate residents about the Time Dollar Community Education Network. Objective: Conduct 2-3 presentations per month to explain specifics of welfare work requirements to community based orgs, public housing residents and other advocates. Objective: Survey 200 residents regarding job skills, need and interest. Objective: Recruit 15 clients for Education Network outreach. Goal II: Develop 5 referral placements per month for TANF recipients who are required to participate in work activities. Objective: Explore community service placement opportunities within the community. Objective: Develop placement options with community groups and human service orgs in Ward 7.		

70

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Section III, AmeriCorps*VISTA Project Work Plan		
Column A	Column B	Column C
AmeriCorps*VISTA Project Goals and Objectives	Planned Period of Work	Summary of Accomplished Objectives (Please provide *quantifiable* information.)
Goal III: Increase the number of Time Dollar members and the number of neighbor to neighbor exchanges in Ward 7. Objective: Attend 10 resident council meetings per month and community meetings to make presentations about Time Dollars. Objective: Recruit 5 Time Dollar members per property. Objective: Identify talents and skills of new members, as well as community needs. Objective: Respond to service requests and provide matches as needed. Goal IV: Further expand the resources/goods available for purchase with Time Dollars. Objective: Research local businesses and orgs that will provide goods/services for purchase/discount. Objective: Expand capacity by securing additional sources of food/clothing for purchase by members. Objective: Develop transportation in order to better distribute food and clothing.		

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Part B, Section IV
AmeriCorps*VISTA Member Assignment Description
(Answer all questions only in the space provided as it will be the one sheet provided to applicants during recruitment.)

For Placement Office Use Only:
Project No.:_____
No. of VISTAs:_____
Date Needed:_____

1. Sponsor Name	2. Geographic Area(s) of AC*VISTA Assignment
Time Dollar Institute	Washington, DC
3. City, State Washington, DC	4. Number of VISTA's required for this assignment. National: Local: 7
5. Supervisor's Name: Steve Plumer	6. Telephone Number: 202-686-5200

7. Briefly describe the sponsoring organization, its mission and activities, and the low-income population served.

The Time Dollar Institute is a non-profit organzation created by Edgar S. Cahn, a pioneer of the service credit concept. Time Dollars are a form of compensation to persons who perform those functions which historically were provided by the family, extended family, informal support systems or community. The Time Dollars concept is designed to enable at-risk individuals, households, and communities to redefine themselves as assets by the simple expedient of helping one another. People earn one Time Dollar for providing one hour of service to someone else. They spend Time Dollars to get help for themselves or save them until they are needed. Computerized Time Dollar accounting systems help mobilize the resources to provide direct service and keep track of the credits earned and spent.

The Institute has assisted with the establishment of Time Dollar programs throughout the U.S. and abroad. The Institute also administers several Time Dollar programs, including the Time Dollar Youth Court; an initiative involving District public housing complexes which has established a community-based education network, food bank, clothing bank, etc.; and a cross-age peer tutoring program in the Chicago public school system.

8. Describe the AmeriCorps*VISTA project and how it fits into the overall mission of your organization.

This project will strengthen families, address issues of social isolation, provide a vehicle through which all residents can become productive within public housing and their community as a whole. The project will recruit additional Time Dollar members and expand the number of Time Dollar service exchanges within public housing where Time Dollar members are working, increase the capacity of the Time Dollar food and clothing banks and develop community service placements which will allow TANF recipients to comply with work requirements. In addition to placements, the Education Network will inform residents of their rights within the new laws, train them to advocate for themselves, refer them to training and job readiness opportunities as well as job referrals. VISTA members will work in the community to develop placements, recruit new members for Time Dollars as well as people that need help through the Education Network.

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Part B, Section IV: Member Assignment Description (Continued)

9. List tasks and activities of the AmeriCorps*VISTA Member(s) working under this Assignment which relate to the goals and objectives of the work plan.

*Conduct outreach and assessments to develop Time Dollar placements within the community
*Provide training regarding the specifics of the new welfare law
*Conduct training regarding the Time Dollar strategy and Time Dollar software
*Attend resident council and other community meetings
*Recruit Time Dollar members
*Match Time Dollar members in need of services with members able to provide services
*Participate in speaking engagements
*Research sources for food and clothing donations

10. List requested AmeriCorps*VISTA Member skills and qualifications.

*Leadership skills
*Organizing skills
*The ability to motivate others
*The ability to easily relate to people of different age level, race and educational background
*The ability to establish quick and easy rapport with people
*Minimal typing skills

11. Indicate any factors the Corporation should be aware of when assigning disabled AmeriCorps*VISTA Member(s) to this project, such as availability of transportation and housing accessibility of facilities, etc. Indicate whether services to be provided are accessible to the disabled members of the community.

Depending on degree of disability, persons with disabilities can be utilized for this VISTA assignment. Every effort and reasonable accommodation will be made to ensure that any person with a disability otherwise qualified for this VISTA position will be considered and placed with the project.

I have read the assignment description and if placed on this project, I agree to fulfill the duties and activities described above as an AmeriCorps*VISTA Member.

SIGNATURE OF APPLICANT/MEMBER	DATE

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AmeriCorps*VISTA Project Application
Part B, Section V: Community Involvement

1. Describe in specific terms how project beneficiaries have been included in the planning of this project, and how they will be involved in its development and implementation once AmeriCorps*VISTA Member(s) are assigned.

The beneficiaries of this project are the residents of public housing complexes and TANF recipients in Ward 7 of Washington, DC. Residents and TANF recipients were involved in all initial planning sessions that took place in collaboration with the Family Investment Centers, as well as relevant resident council meetings, Resident Advisory Board meetings and other community meetings. In this way, prospective Education Network clients were involved in the initial planning phase. Beneficiaries and VISTAs will continue to participate in these metings, where they will have the opportunity to provide feedback about their experience with the Education Network. In addition, project staff and VISTAs will meet with clients in order to gather information about how the Education Network helped them maneuver the welfare changes, what other assistance would haev been helpful, and other suggestions or concerns that they might have.

2a What resources will the sponsor provide to ensure the success of the AmeriCorps*VISTA project?

The Institute will provide staff, including a percentage of the president's time, the vice president's time, and a project coordinator and support staff. The Institute will also provide equipment and supplies, including computers, copying and printing.

2b How will the community be involved to ensure sustainability of the AmeriCorps*VISTA project?

The community has been involved in this project from the beginning. The project has continuously obtained feedback from residents, and they have been involved in all planning and decision making processes. The project has worked with resident councils and Family Investment Centers in Ward 7, and has offered residents a vehicle through which they can organize, express complaints and obtain services. The project has worked to facilitate resident access to local community organizations, and has ensured that residents attend meetings to communicate their experiences and visions to planners and policy makers.

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AmeriCorps*VISTA Project Application
Part B, Section VI: Project Management and Support

1a. Describe in specific terms how your organization will recruit qualified AmeriCorps*VISTA Members to serve on this project.

The Time Dollar Institute will recruit AmeriCorps*VISTA Members from within the target community, local colleges and through other organizations that are working on similar issues.

1b. If you want national recruits to be referred to you by the Corporation, please indicate which assignment description(s) and the number of positions requested.

The Institute welcomes referrals from the Corporation.

2. Describe plans for daily supervision of AmeriCorps*VISTA Members. Specify if supervision will be a full-time or part-time responsibility. If Members will be supervised by individuals at other sites, please list their names and contact numbers. Attach job description(s) and resume'(s) of the person(s) who will have the major responsibility for supervising the AmeriCorps*VISTA Member(s) assigned to this project.

The VISTA Members will be supervised by the Time Dollar Project Coordinator, Rita Epps. Ms. Epps provided supervision for VISTA Members during the 1997-98 year for this project.

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APPENDIX 2: EXAMPLES OF MEDIA COVERAGE

***The New York Times*, "Promising trade-off for the needy: Program allows work to be swapped for goods and services," by Peter Kilborn, Sunday, September 29, 1996:**

ST. LOUIS, Sept. 24 — After 40 years of combating poverty in the obscurity of inner-city St. Louis, George Eberle Jr. now finds welfare experts from around the country knocking on his door.

They have come to look at the method Mr. Eberle devised that lets people who are short of cash get a baby sitter, simple car repairs or rides to the doctor's office.

People obtain these services through a type of barter system, using make-believe money called "time dollars." To earn the dollars, which can also be exchanged for donated goods like household staples, they do other services, like reading to the blind or cleaning a neighbor's home.

All these chores add up to real work. And with the enactment of the nation's new welfare law, with its emphasis on moving people from dependency to jobs, Mr. Eberle's system has caught the eye of foundations, research organizations and public officials. While they acknowledge it has limitations, they say it can be a tool both to create a sense of community through a novel form of commerce, and to meet the new law's work requirements.

"This is the place you would go look" for a model of a welfare-work system, said Michael E. Hartmann, director of research at the Wisconsin Policy Institute in Madison, which is urging communities in that state to develop work-bartering systems like this one. Richard P. Nathan, director of the Rockefeller Institute of Government in Albany, said, "We ought to be trying to replicate that and expand it"

***Catalyst*, "Man with a mission," by Diane Olson Rutter, July 1999:**

You're familiar with his accomplishments: the food stamp program, Legal Services, "the War on Poverty." But you probably don't know his name. Nonetheless, for over 40 years Edgar Cahn has been a major force behind this country's welfare and legal systems. Cahn

will be in Utah this month to discuss his latest project, the Time Dollar program.

Since the 1960s Edgar Cahn has been the darling of one administration, the demon of another, and an uncompromising critic of them all. Not content to rest on a lifetime of laurels for socially conscious achievement, in recent years he's been working to essentially circumvent the socio-economic structure of not just the United States, but of the entire civilized world. ...

Cahn decided to circumvent the system—not just the legal system, but the economic one as well—with what is essentially a return to the old-fashioned barter system. "Jean and I created Time Dollars," he says, "as a means to empower poor people to redefine themselves as contributors and producers, regardless of whether they are valued or rejected by the market economy. I don't know of anyone, except perhaps those suffering from Alzheimer's disease, who doesn't have something of value to give. There is no scarcity of valuable skills in our neighborhoods and communities, nor of people who can benefit by those skills."

Essentially, one hour of service earns one Time Dollar. People earning Time Dollars have an account at the Time Dollar "bank." They can use their dollars to purchase help for themselves and their families, or to purchase food at a food bank.

Cahn set up the first Time Dollar program in Washington in 1986. Since then the program has spread around the globe, and expanded to include a youth court system, a cross-age peer tutoring program and community technology centers.

Cahn's Time Dollar Institute, a five-person privately funded operation, provides free software to manage the system. It is a program independent of government restraints or forces, one which is fully capable of circumventing—and perhaps someday replacing—the market economy.

The main glitch so far, says Cahn, is that people are often unwilling to cash in their Time Dollars. "People would definitely rather give than accept help," he says. "Everyone would rather be viewed as someone with something special to offer, rather than someone in need. So we have to find ways to get people to spend them, to ask for the help they've earned." ...

***Voluntary Action,* "Time as currency: A new approach to building communities," by David Boyle, Autumn 1999:**

Simple phrases can occasionally take over politics in just a year or so, but few have achieved that feat quite so successfully as "social capital." It has turned out to be indispensable, not only as an economic concept that has nothing to do with money, but also as part of the intellectual underpinning of the Blair government. But if you have doubts whether a real phenomenon is being described here—something not really measurable either by money or the lack of it—you could look at a recent study of Chicago by researchers from the Harvard University School of Public Health (Sampson et al, 1997).

After interviewing nearly 9,000 people in 343 different neighbourhoods, they found that the level of violence varied considerably, even though the neighbourhoods had similar levels of deprivation and many of the usual social difficulties you can predict for places with high crime rates. What seemed to make the difference was what they called "informal social control and cohesion and trust."

It may be hard to define, but there is a real phenomenon here: social capital clearly makes a difference. The authors of the study agree that, just because "collective efficacy" matters, it doesn't mean we should ignore inequality. Even so, their findings confirm the central importance that social capital can play in the success or failure of neighbourhoods. And behind this sense of trust was what they called "the willingness of local residents to intervene for the common good." ...

The story began when the US civil rights lawyer Edgar Cahn spent a sabbatical at the London School of Economics in 1982. He was there to develop an idea he had been working on with his wife that would measure the contribution people were able to make to their neighbourhood, and his outline was published in 1986 in a pamphlet called *Service Credits: A New Currency for the Welfare State.* The idea was not taken up in the UK, and time dollars—or "service credits," to give them their generic name—were instead pioneered by the Robert Wood Johnson Foundation, the biggest health care foundation in the USA, in six pilot projects starting the following year.

There are now almost 200 service credit projects running in the USA, with more in Japan, Germany and Sweden. They have also been widely studied, notably by the University of Maryland Center on

Aging, which was commissioned by the Robert Wood Johnson Foundation to evaluate the developing concept (Robert Wood Johnson Foundation, 1990). Cahn describes the projects as working like a blood bank or babysitting club (Burdick, 1994):

> *Help a neighbour and then, when you need it, a neighbour—most likely a different one—will help you. The system is based on equality: one hour of help means one time dollar, whether the task is grocery shopping or making out a tax return ... Credits are kept in individual accounts in a "bank" on a personal computer. Credits and debits are tallied regularly. Some banks provide monthly balance statements, recording the flow of good deeds.*

The Maryland research has found that about a third of the people taking part in time dollars have never volunteered for anything before. They also tend to stay longer than people who get involved in traditional volunteer schemes, many of which have a serious burn-out problem. Dr. Cahn has recently adapted time dollars so that they can be earned by young people as well, often in the poorest neighbourhoods where volunteering has no track record of success.

Time dollar schemes record, store and find new ways of rewarding transactions where neighbours help neighbours. Time money tracks this good neighbourliness and encourages it, not so much because people need to earn the "money"—most people involved say that the work is its own reward—but because earning it is a recognition of the contribution they are making. It recognises what people do for each other, but it can also be spent.

The point is that time money is a non-market currency which does not behave in the same way as market money. Everyone's time is worth the same in the time economy: older people making supportive phone calls to their neighbours earn at exactly the same hourly rate as a rich lawyer. Disaffected sixteen-year-olds tutoring fourteen-year-olds in school earn at the same rate. It sounds like volunteering, but its reciprocity makes it in some ways exactly the opposite: people who were once labelled "recipients" or "clients" become participants. They are no longer receiving charity; they are taking part. ...

APPENDIX 3: SAMPLE HAND-OUTS, BROCHURES, AND SIGN-UP FORMS

What are Time Dollars?

Time Dollar Institute
5500 39th Street, N.W.
Washington, D.C. 20015

FOR MORE INFORMATION, CONTACT:
Edgar S. Cahn
(202) 686-5200 Fax: (202) 537-5033
timedollar@erols.com
http://www.timedollar.org

Time Dollars are a tax-exempt currency that people can earn by using their time, energy, and skills to help others and to participate in supporting and building their neighborhoods and communities. One hour of service provided earns one Time Dollar.

In some communities people earn Time Dollars by providing such services as child care, elder care, transportation, tutoring, cooking, and home improvement services. People can spend their Time Dollars by getting help for themselves and their families. They can use their Time Dollars to purchase food at a food bank club. In the future, Time Dollars will also be used to obtain discounts for products and services from merchants.

Time Dollar transactions are supported by the Timekeeper software. People earning Time Dollars have an account at the Time Dollar "bank." They deposit the hours that they earn in their accounts and record expenditures of Time Dollars by submitting time sheets to timekeepers who enter the hours earned and spent in each person's account on the computer.

There are four basic themes that are the foundation of Time Dollars.

- ✓ **Residents of communities are assets.** They have the time, energy, skills, and willingness to learn and to help each other.
- ✓ **The work of building community and helping each other is real work.** Why have outsiders do the work that we can do?
- ✓ **People who have been categorized as "receivers" of services can also be contributors.** Time Dollars emphasize reciprocity ... building two-way streets between professionals and clients and those who help and those who receive.
- ✓ **When people work together, their energy multiplies, and trust, continuing participation, and reciprocity increase.** Some call that building social capital. We call it building community.

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***What people are saying about* Time Dollars...**

Time Dollars is a powerful corrective force to oppose the unbridled greed and competitiveness that endangers the people and the planet.
Maggie Kuhn, *Founder and convener*, **The Gray Panthers**

The currency of community service could strengthen families and communities as well as our nation's fiscal and moral well-being.
Marion Wright Edelman, *President*, **Children's Defense Fund**

Time Dollars could begin to rebuild the lost sense of community in a society where the economics of supply and demand has heretofore been equated solely with values which could be expressed in cash only.
William Rothberg, *President*, **National Alliance of Business**

Sometimes new ideas make old debates obsolete. Time Dollars is one of those. Maybe now, we can end the intellectual and moral paralysis of the budget debate and talk about what we can do instead of what we can't do.
William Raspberry, *columnist*, **The Washington Post**

Among the bleak mountains of 'how-to' [ideas] (how to make it at the other guy's expense), here's a ... different one. It's about a new kind of money that will enable ordinary citizens to help the other guy.
Studs Terkel, *author*

Money helps transform live American communities into a dead social system. Time Dollars, whose worth rests on neighborly initiatives and trust, could foster a flowering of informal local ties.
Ivan Illich, *author and social commentator*

Time Dollars ... will make you look at your wallet ... and at economics - in a totally new way.
Alvin Toffler, *author*, **Future Shock**

For more information on starting a* Time Dollar *project, contact:

Time Dollar Institute
PO Box 42160, Washington, D.C. 20015
Telephone: (202) 686-5200 FAX: (202) 547-5043
World Wide Web Site http://www.timedollar.org • E-mail: timedollar@erols.com

Time Dollars: A new, tax exempt currency that empowers people to convert their personal time into purchasing power by helping others and by rebuilding family, neighborhood, and community.

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How can we redefine WORK so that all who are willing to help others can earn sufficient purchasing power to secure a decent standard of living?

That is the question that drives **Time Dollars.**

Right now, a global market economy defines what work is, who works, how much one earns, and what standard of living one can enjoy. Events beyond our control determine the worth of the dollar and the worth of our labor. Under this market economy, millions of people - senior citizens, teens, single heads of household, the disabled, the unemployed - have been designated as 'takers' and consigned to the scrap heap for using society's resources without giving back. **We believe that these 'takers' are productive human beings who all have something of value to contribute.**

We also believe that society has to value and reward labor that the market economy does not pay for

- ◇ reaching out to families at risk
- ◇ caring for latchkey children
- ◇ learning
- ◇ making democracy work
- ◇ keeping neighborhoods safe and clean
- ◇ dealing with AIDS
- ◇ taking care of the elderly

Much of this work used to be done in the home, by families, by neighbors, by extended family, and by the elderly. Much of this work was and is exacted unjustly by the subordination of women and minorities.

Time Dollars is mobilizing the vast reservoir of human talent untapped by the market economy to rebuild the infrastructure of caring and trust that holds us together. Through a new tax-exempt currency called **Time Dollars**, decency can now be rewarded as automatically as self-interest already is.

And you can be part of this exciting new concept by starting a Time Dollar *project in your community, or by making it possible for others to implement their own innovative programs.*

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Time Dollars at Work

Time Dollars is already at work in communities across the nation, empowering citizens in an exciting variety of programs that enable them to convert their personal time into purchasing power. Through their volunteer efforts, participants can 'deposit' credits into an account at a Time Dollar bank. For every hour volunteered, a Time Dollar credit equal to one hour of work is saved and can be redeemed for needed goods and services. Through this simple idea, Time Dollars is rebuilding a social infrastructure based on trust and caring and creating initiatives to convert the 'beneficiaries' of social programs – clients, recipients, patients, at-risk populations – into co-producers of health, education, self-sufficiency, opportunity, community development, and social change.

Improving Schools

Through pilot peer tutoring programs in Chicago public schools, seventh and eighth graders tutor fourth and fifth graders who, in turn, tutor first and second graders. The tutors can purchase refurbished IBM-compatible computers and software with the Time Dollars they earn by tutoring and mentoring online at home during the summer.

Supporting Adoptive Parents

The Department of Health and Human Services has funded a demonstration grant to utilize Time Dollars for five adoptive parent groups being formed in Massachusetts. Time Dollar software helps parents keep track of the number of hours they help each other, as well as the types of services and help still needed but not available under the Time Dollar system.

Providing Food

In Self-Help and Resource Exchange (SHARE) programs around the country, people can purchase a bag of groceries

Building Civic Partnerships

In Washington, D.C., a non-profit producer of for-sale housing to lower and moderate-income people in an inner city neighborhood has retained a major law firm to exchange legal assistance addressing problems associated with absentee ownership, code violations, crack houses, and drug dealing for Time Dollars earned by residents who help neighbors, tutor, work in neighborhood clean-ups, renovate playgrounds, and work with police to get rid of drugs, gangs, and crack houses. This collaborative effort combines community organizing resources, *pro bono* legal resources, and volunteer time and converts them all into a dynamic civic movement for helping rebuild a neighborhood.

Co-Producing Justice and Opportunity

The Time Dollar Institute operates a Youth Court in Washington, D.C., where local youths earn Time Dollars as jurors, buddies, and mentors. The non-violent, youthful first offenders who appear before the jurors receive sentences of community service, restitution, an apology, and service as a

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Providing Food

In Self-Help and Resource Exchange (SHARE) programs around the country, people can purchase a bag of groceries worth $40 for $13 and two Time Dollars earned doing community service.

Fighting Violence in Public Housing

In Washington, D.C., tenants in eighteen public housing complexes are using Time Dollars to help build and sustain community participation so that they can effectively fight drug dealers and violence.

Caring for the Elderly

Respite care, mutual self-help, and one-on-one assistance allow elderly persons to better remain more self-sufficient. In Miami, Florida, Time Dollar participants have operated adult day care programs and companionship Meals on Wheels programs, enabling elderly persons to live at home as long as possible.

Expanding Quality Child Care

Plans are underway to create an enriched home-based child care franchise which charges a Time Dollar child development fee and uses grandmothers and mothers receiving public assistance as indigenous child development specialists to deliver high quality child care at an affordable price. The result will be a strategy for converting the grass roots child care industry into an authentic child development industry that gives every child an opportunity to grow and develop.

ington, D.C., where local youths earn Time Dollars as jurors, buddies, and mentors. The non-violent, youthful first offenders who appear before the jurors receive sentences of community service, restitution, an apology, and service as a juror on the Youth Court. Once the offenders successfully complete their sentences, they can earn Time Dollars by continuing to serve their community and by serving on future Youth Court juries. Recycled computers and preferential access to summer jobs are among the options youths can select for spending their Time Dollars.

Reforming Welfare

Several states are considering pilot Time Dollar projects for families on public assistance that permit mothers and fathers to satisfy their workfare requirements by earning Time Dollars helping others. Work done in child care, elder care, providing transportation, and participating in community projects will also build an employment record, will enable the acquisition of marketable skills, and will build links to a support network.

Securing Long Term Health Care

In Brooklyn, New York, an HMO has tapped a latent pool of talent in its own membership, turning passive recipients of care into producers and providers. Members who earn Time Dollars helping other members can pay one of their quarterly premiums to the HMO with Time Dollars. Time Dollar members tend to stay more healthy because they are active and needed. And the concept has expanded the care the HMO can offer and has changed an insurance relationship into a familial one.

Time Dollars: Forging a New Path for our Communities

TIME DOLLAR MEMBER INFORMATION

Today's Date: _____

Name:	**Nickname:**
Address:	**Birthday:**
Telephone: ( )	**Pager: ( )**

ETHNICITY
- ☐ BLACK
- ☐ WHITE
- ☐ LATINO
- ☐ OTHER _____

GENDER
- ☐ FEMALE
- ☐ MALE

LIVES
- ☐ ALONE
- ☐ WITH SPOUSE
- ☐ WITH FAMILY
- ☐ WITH FRIEND(S)

MOBILITY
- ☐ WHEELCHAIR
- ☐ CANE/WALKER

LIMITATION/DISABILITY: _____

TRANSPORTATION: ☐ PUBLIC ☐ CAR

WILLING TO BE A TIME DOLLAR DRIVER? ☐ YES ☐ NO

LICENSE NO. _____ **STATE:** _____

LANGUAGES
- ☐ ENGLISH
- ☐ SPANISH
- ☐ BRAILLE
- ☐ SIGNING
- ☐ OTHER _____

SMOKER ☐ YES ☐ NO

SMOKER TOLERANT ☐ YES ☐ NO

EMERGENCY CONTACT: _____

RELATIONSHIP TO YOU: _____

TELEPHONE: _____

DOCTOR: _____

Availability	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Morning							
Afternoon							
Evening							

Flexible Time of Day _____ Day(s) of Week _____

(OVER)

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Please check "G" for Give Services and "R" for Receive Services

G	R	Skills and Services	G	R	Skills and Services
		Adult Care			Meal Delivery
		Arts & Crafts			Meal Preparation
		Babysitting			Meal Site Aid
		Child Care			Mentoring
		Clerical			Pet Care
		Companionship			Religious Service Escort
		Clothing			Resident Council Activity
		Errands			Respite Care
		Escort			Sewing & Mending
		Food			Shopping
		Flyer Distribution			Special Friend
		Garden/Yard			Team Leadership
		G E D /Literacy			Telephone Assurance
		Hair Care			Translation
		Home Management/Bills			Training/Meetings
		Home Repair			Transportation
		Infant Care			Tutoring
		Hospital Referral			Other
		Laundry/Ironing			
		Leisure/Recreation			
		Letter Writing			
		Light Housekeeping			

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APPENDIX 4: THE "NITTY GRITTY" OF THE NUTS 'N' BOLTS

Creating Procedures for Time Dollar Service Requests

1. As a general rule, require that requests for services be made 48 hours in advance. This allows for time to contact members and to schedule their services.

2. Do not let members simply do what they want for anyone and later report the activity to earn Time Dollars—the purpose of Time Dollars is to provide ongoing, two-way relationships in which those who receive help give back to others.

3. Designate program staff and/or Time Dollar participants as request coordinators, or "matchmakers," who receive and pass on requests for help on assigned days.

4. If a participant requests services from a specific provider, give that provider the right to reject the request. Also give request coordinators the discretion to assign someone other than a provider requested, in order to ensure that everyone gets an opportunity to contribute and that often-requested individuals do not "burn out."

5. Have request coordinators identify potential providers by:

   a. Using the computer to search for available providers of the particular service requested (The computer search program compiles a list of providers and orders them based on how recently they received and performed an assignment. Placement at the top of the list means the participant has not received an assignment recently; placement at the bottom indicates he or she has just completed or is in the process of completing an assignment.)

b. Taking into account any specific request for a particular person or persons

c. Consulting with participants and staff to take advantage of personal knowledge of availability, proximity, friendships, likes, and dislikes

d. Posting an announcement to solicit persons who might be interested or willing to undertake an assignment, regardless of the preferences entered into their files

e. Respecting ongoing personal relationships in which individuals have been functioning as a form of extended family for each other. Matching invariably involves an element of discretion and ought not be regarded purely as a computer-generated, impersonal linking.

APPENDIX 5: FREQUENTLY ASKED QUESTIONS ABOUT ESTABLISHING COMMUNITY-BASED CHILDCARE

Question:
Family-based childcare seems like a tenuous enterprise. How can we assure that the providers can make it work?

Answer:
Most providers receive training in child development, discipline, childcare record keeping, and activities, but little training in how to launch and operate a home-based business. Juggling household and business accounts and managing paperwork and other requirements can be daunting. A provider should get business training and have a Time Dollar earning mentor to help her face the first six months in business.

Question:
The Department of Agriculture Food Program reimbursement is an asset to the income of family-based childcare, but the paperwork is tedious and the first reimbursements don't arrive until the second or third month. How can a provider afford to expend that kind of money up front?

Answer:
Programs that recruit and train childcare providers must also supply start-up loans to cover registration and license fees, supplies for the home inspection, and the first two or three months of projected income from the Food Program. This is critical for single mothers and women on benefits who cannot afford to feed children the required Food Program menus without financial assistance.

Question:
If women on public benefits receive a loan, won't their benefits be cut?

Answer:
The family budget is kept separate from the business income and expenses. Income into the business does not affect the family except what the provider pays herself out of the business each month. It is critical that programs work this out with the Department of Social Services and the Housing Authority on behalf of providers, then with each provider as she receives her loan. Many great childcare providers have quit because their benefits were cut or their rent increased when they got a loan or a Food Program reimbursement.

Question:
If community members are going to help provide care, isn't there a problem with liability to the childcare provider? Will all Time Dollar members need security checks and TB tests? Who will pay for these?

Answer:
In most states, anyone over 14 years old who is in the home on a regular basis during childcare hours is required to be checked and tested. This cost should be borne by the program that is developing childcare programs, training providers, or managing the Time Dollar membership network. The funds for this should be solicited through the public programs that conduct job training and placement services for people who will rely on this childcare for participation.

APPENDIX 6: LIST OF TIME DOLLAR PROGRAMS

Careshare Exchange
5669 Peachtree Dunwoody Road NE
Suite 260
Atlanta, GA 30334
Contact: Rochelle Adair / Salena Wingate
404/851-5909
Fax: 404/851-5912

Care X Change
Care America Health Plan
6500 Canoga Avenue
Woodhill, CA 91367
Contact: Mindy Mazur
818/228-4012
Fax: 818/228-5015

Cross Age Peer Tutoring Program
PO Box 436964
Chicago, IL 60643
Contact: Calvin Pearce
773/233-4442
Fax: 773/233-4124

Elderplan, Inc. Member to Member
6323 Seventh Avenue
Brooklyn, NY 11220
Contact: Mashi Blech
718/921-7909

Grace Hill Neighborhood Services
2600 Hadley Street
St. Louis, MO 63106
314/241-2200

Maine Time Dollar Network
215 Congress Street
Portland, ME 04101
Contact: Auta Main
207/874-9868
Fax: 207/773-4701

Partners in Care
North Arundel Hospital
301 Hospital Drive
Glen Burnie, MD 21061
Contact: Maureen Cavaiola
410/553-8054
Fax: 410/787-0135

Project Independence
401 West Thames Street
Unit 1601
Norwich, CT 06360
Contact: Mr. Jamrock
860/886-0677
Fax: 860/823-1766

Revitalize Outer South End Time Traders, Inc.
Portland, OR
503/788-0992

Time Bank Bringing Everyone Special Together
PO Box 2428
Laredo, TX 78044
Contact: Tammy Bush
956/712-8463

Training and Consulting Services
623 Collins Avenue, 801
Miami Beach, FL 33141
Contact: Ana Miyares
305/865-6678
Fax: 305/864-6169

VITA
Kit Clark Senior House
1500 Dorchester Avenue
Dorchester, MA 02122
Contact: Jan Wiley
617/825-5000

Womanshare
680 West End Avenue
New York, NY 10025
Contact: Diana McCourt
212/662-9746

APPENDIX 7: SOCIAL CAPITAL RESOURCES

CareShare Exchange, Inc.
5669 Peachtree-Dunwood Road, NE, Ste. 260
Atlanta, GA 30342-1701
404/851-5544
Fax: 404/851-5912

CareShare Exchange is a unique model of volunteer service introduced in Atlanta in 1993 to serve the elderly. This alternative to traditional volunteer programs is called service credit banking; simply put, one hour of volunteer service earns one service credit. Participants provide a volunteer service, receive credit for the service, then save or "bank" the service, or spend it. Services provided are wide-ranging—from transportation to a doctor's appointment to telephone reassurance; light housework to light yard work; and a host of other tasks necessary to everyday, independent living. To extend the analogy of commercial banking, each participant has an account where service can be deposited, withdrawn, or transferred. Combining elements of networking, volunteering, and bartering, the CareShare Exchange concept of service credit banking now operates in more than 130 other cities across the country, as well as in Denmark and Japan.

The Neighborhood Service Exchange (NSE)
2300 Orleans Street West
Stillwater, MN 55082
651/439-7434
Fax: 651-439-7616
E-mail: nse@pressenter.com

NSE, which began in February of 1998 in the Stillwater area, is a voluntary program that builds and strengthens communities through neighbor-to-neighbor relationships. The exchange values the unique skills, talents, and abilities of each member, working with residents to provide caring communities where everyone can experience posi-

tive and rewarding neighborhood connections. It is based on the Time Dollar concept—one hour of service earns members credit that can be banked, exchanged for services, or donated either to another member or to the Community Credit Bank to help those who cannot offer a service. Special target groups include seniors, people with disabilities, families transitioning from welfare to work, and youth.

Community Barter Network (CBN)
A Program of Pillsbury Neighborhood Services
3501 Chicago Ave. South
Minneapolis, MN. 55407
(612)824-0708
www.rabble.com/barter/cbn.1

CNB is a computerized, neighbor-to-neighbor exchange of services for credits. Members earn credits for services such as shoveling snow, giving music lessons, and offering childcare, computer repair, and lawn and garden work. Member can then exchange these credits for other services offered by CBN members.

Project Independence
401 West Thames Street
Unit 1601
Norwich, CT. 06360
860-886-0677

Project Independence, which started as a result of the area senior center's inability to meet the transportation and other needs of seniors, is a service credit program for people over 60 years of age. In existence for more than eight years, the program provides transportation for medical needs and runs errands for the elderly. Volunteers use their own transportation, and Project Independence pays for insurance.

86

Ithaca Hours
Box 6578
Ithaca, NY 14851
607/273-8025
E-mail: hours@lightlink.com

Ithaca, a small university town in upstate New York, created a local currency in 1991 called Ithaca Hours. Ithaca Hours are intended to increase the amount of money circulating throughout the community in order to address the issues of under- and unemployment. The program promotes a grassroots, locally controlled economy—one that produces goods locally, exports more, and imports less. Each Hour is valued at one average hour's wage for the local area, or $10. The bimonthly publication, HOUR Town, features articles and includes the service directory available to members.

Boost the Power of Family Support

Through Time Dollars

Across the country, communities engaged in family support are rethinking their ideas of mutual support, social economy, and community economic development. Tired of struggling with economic forces outside their control or influence, they are defining and developing their own support systems and networks of reciprocity. These communities are using Time Dollars to build on their existing family support networks and create a strong and valued social economy. With this book, you'll learn from their experiences, share in their successes, and gain a step-by-step strategy for turning your community's support networks into social capital using Time Dollars.

Success Stories

Joyce's Snack Shop

The nearest convenience store in Joyce's public housing neighborhood is across a four-lane highway, too dangerous for youngsters to cross. So Joyce, whose disabilities keep her from steady employment, started a legal business in her home that supplies treats for the neighborhood kids—a venture made possible in part by the Time Dollars initiative in her community. She uses Time Dollars to pay for assistants to help run her shop and for transportation to a wholesale store, where she buys her inventory. And the kids who frequent Joyce's shop can pay for her snacks with Time Dollars, which they earn by helping people in the neighborhood.

Here-To-There

Elizabeth, a single mother of three living in public housing, used to give her neighbors rides to the health clinic, the grocery store, wherever they needed to go. Now, using Time Dollars, she has turned what were favors into a full-fledged transportation business—Here-To-There—which accepts both cash and Time Dollars. By accepting Time Dollars, Elizabeth has expanded her customer base—and, in turn, the number of people she can call on for all kinds of help. She uses her Time Dollars for babysitting, hair cuts, mending, and clothing alterations. And her neighbors know that, in bad weather or emergencies, they can use their Time Dollars for caring, reliable, affordable transportation.

For more publications, technical assistance, and other resources to help you practice family support in your community, state, or region, contact:

FAMILY SUPPORT America

20 N. Wacker Drive, Suite 1100
Chicago, IL 60606
312/338-0900
Fax: 312/338-1522
www.familysupportamerica.org
info@familysupportamerica.org
Formerly Family Resource Coalition of America